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1945

BIENNIAL REPORT

OF THE

COMMISSIONER OF INSURANCE

OF THE

STATE OF NORTH CAROLINA

FOR THE

YEARS ENDING DECEMBER 31

1944 and 1945

REPORT OF THE
BIENNIAL REPORT
OF THE
COMMISSIONER OF INSURANCE
OF THE
STATE OF NORTH CAROLINA
FOR THE
YEARS ENDING DECEMBER 31
1944 and 1945



WM. P. HODGES, COMMISSIONER OF INSURANCE

REPORT OF COMMISSIONER OF INSURANCE

STATE OF NORTH CAROLINA
INSURANCE DEPARTMENT

July 1, 1946

To His Excellency, R. GREGG CHERRY,
Governor of North Carolina.

Sir:

Pursuant to the provisions of Section 58-14 of the General Statutes of North Carolina, I respectfully submit herewith the biennial report of the Commissioner of Insurance for the biennium 1944-1946, together with a summary of official acts.

This report includes information as to the companies, associations, fraternal orders, rating bureaus, hospital associations, collection agencies and non-resident brokers licensed and doing business in North Carolina. Statistical tables disclose the financial conditions and business of such organizations within the State as of December 31 of the years 1944 and 1945. In accordance with the statutes a statement of receipts and disbursements is included.

COMPANY EXAMINATIONS

The statutes require the Commissioner of Insurance to cause to be examined at least once in three years each and every domestic insurance company, association or order doing business in the State. Since many insurers domiciled in North Carolina also transact business in other states, and a great number of companies domiciled in other states are licensed to do business in North Carolina, it has for many years been the practice to conduct official examinations of such insurers in coöperation with the supervisory officials of a representative number of such other states. During the period under survey the Department conducted examinations of domestic companies and participated in examinations of foreign companies which were completed in the respective calendar years as follows:

1944

Domestic Companies

Examined as of:

Durham Life Insurance Company, Raleigh.....	Dec. 31, 1943
Home Security Life Insurance Company, Durham.....	Dec. 31, 1943
Pyramid Life Insurance Company, Charlotte.....	Dec. 31, 1943
Southern-Dixie Life Insurance Co., Greensboro.....	Dec. 31, 1943
State Capital Life Insurance Company, Raleigh.....	Dec. 31, 1943
Liberty Mutual Insurance Co., Charlotte.....	Dec. 31, 1943
Carolina Casualty Insurance Company, Burlington	June 30, 1944

Dixie Fire Insurance Company, Greensboro.....	Dec.	31, 1943
Alamance Farmers Mutual Fire Ins. Co., Gra- ham	Dec.	31, 1943
Davidson County Mutual Fire Ins. Co., Lexing- ton	Jan.	10, 1944
Grange Mutual Fire Insurance Company, Greensboro	Dec.	31, 1943
Mecklenburg Farmers Mutual Fire Ins. Co., Charlotte	Dec.	31, 1943
Farmers Mutual Fire Ins. Association, of N. C. Branches: Forsyth and Stokes, Winston-Salem.....	Dec.	31, 1943
Guilford County, Greensboro.....	Dec.	31, 1943
Iredell, Alexander, Davie, States- ville	Dec.	31, 1943
Randolph County, Asheboro.....	Dec.	31, 1943
Rockingham County, Reidsville.....	Dec.	31, 1943
Wake County, Raleigh.....	Dec.	31, 1943

N. C. Inspection and Rating Bureau, Raleigh

Foreign Companies

Atlantic Life Insurance Company, Richmond, Va.	Dec.	31, 1943
New York Life Insurance Company, New York, N. Y.	Dec.	31, 1943
Pan-American Life Ins. Company, New Orleans, La.	Dec.	31, 1943
Bituminous Casualty Corp., Rock Island, Ill.....	Dec.	31, 1943
Preferred Accident Ins. Company of N. Y., New York	June	30, 1944

1945

Domestic Companies

North Carolina Mutual Life Ins. Co., Durham.....	Dec.	31, 1944
Occidental Life Insurance Company, Raleigh.....	Dec.	31, 1944
Security Life and Trust Company, Winston-Salem	Dec.	31, 1944
Winston Mutual Life Ins. Co., Winston-Salem.....	Dec.	31, 1944
Southern Fidelity Mutual Insurance Co., Durham	Dec.	31, 1944
Bankers Fire Insurance Company, Durham.....	Dec.	31, 1944
Hardware Mutual Fire Ins. Company, Charlotte.....	Dec.	31, 1944
Piedmont Fire Insurance Company, Charlotte.....	Dec.	31, 1944
Farmers Mutual Fire Ins. Assn. of N. C. Branches: Forsyth and Stokes, Winston-Salem.....	Dec.	31, 1944
Guilford County, Greensboro.....	Dec.	31, 1944
State Hospital Association, Tarboro.....	May	31, 1945
Hospital Care Association, Durham.....	Dec.	31, 1944

Foreign Companies

Bankers Indemnity Company, Newark, N. J.....	Dec.	31, 1943
The Century Indemnity Company, Hartford, Conn.	Dec.	31, 1944

Aetna Insurance Company, Hartford, Conn.....	Dec.	31, 1944
The American Insurance Company, Newark, N. J.....	Dec.	31, 1943
Carolina Mutual Fire Ins. Co., Charleston, S. C.....	Dec.	31, 1944
The Columbia Fire Insurance Company, Dayton, Ohio	Dec.	31, 1943
Southeastern Fire Insurance Company, Green- ville, S. C.....	Dec.	31, 1944
The World Fire and Marine Ins. Co., Hartford, Conn.	Dec.	31, 1944

COMPANY ADMISSIONS AND RETIREMENTS

During the years 1944 and 1945 the following companies were admitted to or retired from the state as indicated:

Companies Admitted in 1944

Life Companies

Continental Assurance Company, Chicago, Ill.....	Apr.	5, 1944
Franklin Life Insurance Co., Springfield, Ill.....	Oct.	21, 1944

Stock Fire Companies

Bituminous Fire and Marine Ins. Co., Rock Island, Ill.	Mar.	22, 1944
American Fidelity Fire Ins. Co., Richmond, Va.....	Apr.	15, 1944
American Aviation & Gen'l Ins. Co., Reading, Pa.....	Sept.	11, 1944
Wm. Penn Fire Insurance Company, Philadel- phia, Pa.	Dec.	13, 1944

Mutual Fire Companies

Employers Mutual Fire Ins. Co., Wausau, Wis.....	Apr.	3, 1944
Washington County Fire Ins. Co., Washington, Pa.	Apr.	15, 1944
Mutual Auto Fire Ins. Co., Harleysville, Pa.....	Sept.	1, 1944
Grangers Mutual Insurance Co., Middletown, Md.....	Sept.	11, 1944
Home Mutual Fire Ins. Company, Binghampton, N. Y.	Oct.	19, 1944
New York Central Mutual Fire Ins. Co., Edmes- ton, N. Y.	Nov.	1, 1944

Casualty Companies

Coal Operators Casualty Company, Pittsburgh, Pa.	Jan.	1, 1944
Car & General Insurance Corp. of London, England	July	1, 1944
American Fire and Casualty Company, Orlando, Fla.	July	18, 1944
Harleysville Mutual Casualty Co., Harleysville, Pa.	Sept.	1, 1944
Penn Threshermens & Farmers Mutual Casualty Insurance Company, Harrisburg, Pa.....	Sept.	11, 1944

Keystone Mutual Casualty Company, Pittsburgh, Pa.	Oct.	1, 1944
Iowa Mutual Liability Ins. Co., Cedar Rapids, Iowa	Sept.	25, 1944
Combined Mutual Casualty Company, Chicago, Ill.	Oct.	1, 1944

Companies Retired in 1944

Independent Underwriters, Philadelphia, Pa.....	Dec.	1, 1944
Emco Insurance Company, South Bend, Ind.....	Mar.	31, 1944
Underwriters Exchange, Kansas City, Mo.....	Apr.	1, 1944

Companies Admitted in 1945

Stock Fire Companies

Midwestern Fire & Marine Ins. Co., St. Louis, Mo...	Feb.	26, 1945
Blue Ridge Insurance Company, Spartanburg, S. C.	Apr.	1, 1945
Planet Insurance Company, Detroit, Michigan.....	Sept.	1, 1945
Kansas City Fire and Marine Ins. Co., Kansas City, Mo.	Oct.	1, 1945
St. Louis Fire and Marine Ins. Co., St. Louis, Mo...	Nov.	9, 1945

Mutual Fire Companies

Preferred Mutual Fire Ins. Co. of Chenango County, New Berlin, New York.....	Apr.	30, 1945
Merchants and Business Men's Mutual Fire Insur- ance Company, Harrisburg, Pa.....	Oct.	1, 1945
Badger Mutual Fire Insurance Co., Milwaukee, Wisconsin	Nov.	21, 1945

Casualty Companies

Colonial Life and Accident Ins. Co., Columbia, S. C.	Jan.	1, 1945
Public Service Mutual Insurance Co., New York, N. Y.	Jan.	2, 1945
General Casualty Company of America, Seattle, Wash.	June	1, 1945

Underwriters

Peoples Underwriters of Fidelity & Guaranty Fire Corporation, Baltimore, Md.....	Sept.	1, 1946
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Companies Retired in 1945

Eagle Star Insurance Company, New York, N. Y....	Mar.	31, 1945
American Reinsurance Exchange, New Rochelle, N. Y.	Apr.	1, 1945

LICENSING OF AGENTS

Under the statutes all agents for insurance companies are required to be licensed before being authorized to do business for any company. All persons who were not licensed as an insurance agent on April 1, 1931, or who have not since been licensed, are required to successfully pass an examination to determine his knowledge of the business proposed to be done. There follows a report covering the examination of agents during the calendar year 1945, prior years not having been tabulated.

Report of Agents' Examinations for the Year 1945

Report on Agents' Passing Examinations

Life 1st	Fire 1st	Cas. 1st	A&H. 1st	Auto 1st	Hosp. 1st	Reinstated, passed 1st examination
861	231	221	110	67	54	114
2nd	2nd	2nd	2nd	2nd	2nd	Reinstated, passed 2nd examination
105	19	10	4			16
3rd	3rd	3rd	3rd	3rd	3rd	Reinstated, passed 3rd examination
17	1					4
4th	4th	4th	4th	4th	4th	Reinstated, passed 4th examination
8						1

Report on Agents Failing Examinations

1st	1st	1st	1st	1st	1st	Cancelled for not tak- ing 1st exam.
232	32	26	8	1	2	304
2nd	2nd	2nd	2nd	2nd	2nd	Cancelled for not tak- ing 2nd exam.
34	2	3				52
3rd	3rd	3rd	3rd	3rd	3rd	Cancelled for not tak- ing 3rd exam.
4		1				6
4th	4th	4th	4th	4th	4th	Cancelled for not tak- ing 4th exam.
2						5
						Failed and cancelled 1st examination
						0

Approximately 35,000 licenses issued in 1945.

Field representatives of the department make detailed investigations of reported violations of the insurance statutes by agents. Criminal violations are reported to the prosecuting attorneys of the courts having jurisdiction. Other cases require hearings in the Insurance Department to determine if the agent's license is to be cancelled. The following is a report of investigations made during the calendar years 1944 and 1945:

*Record of Field Investigations in Agents' License Department
1944-1945*

No. of Investigations	Agents Investigated—No charges preferred	Agents licenses cancelled by Department	Agents found guilty in court	Agents found not guilty in court
93	47	38	4	4

INSURANCE ON STATE OWNED PROPERTY

I respectfully submit that until March 21, 1945, all state-owned property, the values and possessions of which were reported by the several departments, boards and institutions having control of same, was insured to the extent provided by statute. On the aforementioned date an act creating the State Property Fire Insurance Fund became effective, and since that time no insurance has been renewed or placed with insurance companies to cover state-owned buildings and contents. Some policies covering state properties are still in force and will continue until March, 1948.

Since the creation of the State Property Fire Insurance Fund losses have occurred at state institutions and departments at the time, place and in the amounts indicated:

Date	Institution	Location	Fire or Lightning	Amt. of Damage	Ins. Co. Payment	State Fund Payment
5-29-45	Caledonia Farm.....	Halifax County.....	Lightning..	\$ 225.00	\$ 225.00	\$.....
6-4-45	Highway Patrol Radio Station	Swannanoa.....	Fire.....	702.43	702.43	.....
8-6-45	Sanatorium.....	Sanatorium.....	Fire.....	460.00	460.00	.....
8-6-45	University.....	Chapel Hill.....	Lightning..	286.45	274.98	11.47
*2-4-46	State College.....	Raleigh.....	Fire.....	174.80	95.20	79.60
2-7-46	State Prison.....	Raleigh.....	Fire.....	137.50	27.50	110.00

*Not yet certified for payment.

In accordance with the statute the above losses were investigated and the amount of loss and damage certified to the Council of State and you for authorization of payment.

During February 1946 the services of a competent engineer was obtained, and he has begun a detailed inspection of State properties. In his work he is determining, where possible, the

original construction cost, present replacement values, and is making sketch plans of buildings and lay-out maps. In connection with this work he is inspecting for fire hazards to determine the safety of the properties and inmates in case of fire. It is estimated that it will require two to three years to complete the original inspections.

Approval of Policy Forms

Our statutes require all policy forms and applications to be submitted to and approved by the Department before being used in the State. If any of the forms are found not to comply with the laws of the State, or are otherwise illegal, misleading or subject to a construction which is unfair to the policyholder, they are disapproved and cannot be used except in violation of law and under criminal penalty.

Policyholders

The Department maintains at all times a division to handle any matters which may be brought to its attention by policyholders who seek assistance in their relationships with insurance companies and agents.

Fire Prevention

The Fire Prevention Division of the Department has throughout the period under survey made inspections of various schools, hospitals, hotels, theatres, and other properties to determine the safety of occupants in case of fire, and safety and adequacy of electrical installations. Many sets of blue prints and specifications of proposed buildings and alterations to existing buildings have been examined to determine compliance with the State Building Code. Representatives of this division work in close cooperation with local authorities in the enforcement of building and electrical codes.

An integral part of this division's work is the teaching of fire prevention. Training schools are conducted for electrical inspectors and fire department personnel. Representatives of the Insurance Department conduct training courses for firemen in the cities and towns of the State, regional schools, and annually the North Carolina Fire College and Drill School.

Investigation of Suspicious Fires

During 1944 and 1945 representatives of the Department made investigations of 66 fires of suspicious origin. As a result of these investigations indictments were issued in 13 cases, resulting in 10 convictions and 3 acquittals.

Inspections of War Plants

With a view to coöperating with the Federal Government in the war effort, and at the request of Federal authorities, there was created in 1944 the North Carolina State War Inspection

Service, under the supervision of the Commissioner. This endeavor had as its purpose the protection of certain plants considered essential to the war effort. Prior to the termination of the program inspections were made of 111 of the 133 designated plants in North Carolina by the various specialized inspectors appointed to this work. Serving in this important work were twenty-four inspectors, each appointed on the basis of experience in inspection for fire hazards, and four men who served with personnel of the Department in evaluating the reports of inspectors. All persons engaged in this valuable work contributed their time and effort without receiving any remuneration therefor.

State Regulation of Insurance

In my last biennial report attention was called to decisions of the Supreme Court of the United States in the South-Eastern Underwriters Association case holding that the business of insurance is commerce and when conducted across state lines was interstate commerce and subject to regulation by the Congress. Since that decision the 79th Congress has acted to make clear its intent with respect to the regulation of the business of insurance by the respective states. On March 9, 1945, President Roosevelt approved U. S. Public Law 15, which provides:

“(Chapter 20—1st Session)
(S. 340)

AN ACT

“To express the intent of the Congress with reference to the regulation of the business of insurance.

“*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That the Congress hereby declares that the continued regulation and taxation by the several states of the business of insurance is in the public interest, and that silence on the part of the Congress shall not be construed to impose any barrier to the regulation or taxation of such business by the several States.*

“Sec. 2. (a) The business of insurance, and every person engaged therein, shall be subject to the laws of the several States which relate to the regulation or taxation of such business.

(b) No Act of Congress shall be construed to invalidate, impair, or supersede any law enacted by any State for the purpose of regulating the business of insurance, or which imposes a fee or tax upon such business, unless such Act specifically relates to the business of insurance: *Provided*, That after January 1, 1948, the Act of July 9, 1890, as amended, known as the Sherman Act, and the Act of October 15, 1914, as amended, known as the Clayton Act, and the Act of September 26, 1914, known as the Federal Trade Commission Act, as amended, shall be applicable to the

business of insurance to the extent that such business is not regulated by State law.

"Sec. 3. (a) Until January 1, 1948, the Act of July 2, 1890, as amended, known as the Sherman Act, and the Act of October 15, 1914, as amended, known as the Clayton Act, and the Act of September 26, 1914, known as the Federal Trade Commission Act, as amended, and the Act of June 19, 1936, known as the Robinson-Patman Anti-discrimination Act, shall not apply to the business of insurance or to acts in the conduct thereof.

(b) Nothing contained in this Act shall render the said Sherman Act inapplicable to any agreement to boycott, coerce, or intimidate, or act of boycott, coercion, or intimidation.

"Sec. 4. Nothing contained in this Act shall be construed to affect in any manner the application to the business of insurance of the Act of July 5, 1945, as amended, known as the National Labor Relations Act, or the Act of June 25, 1938, as amended, known as the Fair Labor Standards Act of 1938, or the Act of June 5, 1920, known as the Merchant Marine Act, 1920.

"Sec. 5. As used in this Act, the term "State" includes the several States, Alaska, Hawaii, Puerto Rico, and the District of Columbia.

"Sec. 6. If any provision of this Act, or the application of such provision to any person or circumstances, shall be held invalid, the remainder of the Act, and the application of such provision to persons or circumstances other than those as to which it is held invalid, shall not be affected. "Approved March 9, 1945."

The 1945 General Assembly enacted eleven separate acts recommended by the North Carolina Insurance Revision Commission, which were designed to provide for more adequate regulatory statutes with respect to insurance. As of the date of this report all of said Acts with the exception of a portion of one, have become effective and are in operation. The Revision Commission was continued by the 1945 General Assembly and will report any further recommendations as to law revisions to the 1947 General Assembly.

In June 1946 the United States Supreme Court handed down decisions in two cases of extreme importance to the continuance of state regulation and taxation of the business of insurance. The court in the case of *Prudential vs. Benjamin* affirmed unanimously the decision of the Supreme Court of South Carolina that the continued exaction of the states' 3 per cent gross premium tax, levied only on foreign companies, is constitutional. In the case of *Robertson vs. California* the court affirmed the decision of the Superior Court of Ventura County, California, convicting the appellant for violating the California Insurance Code by selling a policy of insurance without a license as an agent and acting for a company not admitted to do business in the state.

Building and Loan Associations

A separate report covers in detail the business of building and loan associations, which are also under the supervision of the Insurance Department.

Acknowledgment

To the press, which has given generously of its editorial and news space for the Department's fire prevention program; to the firemen of the State, both paid and volunteer, who have labored incessantly to increase the efficiency of their departments despite reductions in personnel; to the law enforcement officers, and to my own loyal and efficient staff, I express my gratitude and appreciation.

Respectfully submitted,
WILLIAM P. HODGES,
Commissioner of Insurance.

DEPARTMENTAL RULINGS

The following rulings were issued by the Insurance Department between January 1, 1944 and June 30, 1946, and are in full force and effect:

B-1 February 2, 1944

This ruling, dated February 2, 1944, applicable to rate filings superseded by rating statutes enacted in 1945.

B-2 January 31, 1944

To All Fire, Marine and Miscellaneous Companies:

Re: Insurance on Property in Cold Storage or
Freezer Lockers.

The nation-wide definition and interpretation of the insuring powers of marine and transportation underwriters adopted by this Department is hereby amended so as to permit the writing in North Carolina of a marine form of policy providing multiple peril coverage on merchandise of assured's customers, consisting principally of meats, poultry, game, vegetables and all other property of a like or similar nature, the property of the customer accepted by the assured for storage in cold storage or freezer lockers, or in preparation for storage in such lockers, provided:

1. That the rates to be charged for such coverage are in excess of the combined rates filed by the insuring company for fire and extended coverage.

2. That if in the issuance of such policies any of the premium for such insurance is charged by the locker owner to the customer as any item indicating that any insurance transaction has taken place, the owner shall be required to furnish a certificate or policy to such customer specifying the coverage for which he is insured and for which the charge is made. No such certificate or policy shall be delivered unless same is duly countersigned and issued by a duly licensed resident North Carolina agent.

All policy forms, endorsements and riders used under the authority of this ruling shall be submitted to and approved by this Department in accordance with the provision of Section 58-54, General Statutes of North Carolina (Consolidated Statutes 6312). Rates to be observed by the companies writing these lines of business shall be filed before the issuance of any policy.

B-3 March 15, 1944

This ruling with reference to rate deviations replaced by statutory enactment of 1945.

B-4 March 11, 1944

Applicable to Building and Loan Associations and covered in that report.

B-5 May 5, 1944

To: Mr. J. F. Fletcher, General Manager
N. C. Automobile Rate Administrative Office
Raleigh, North Carolina

Re: Housing Authority, Wilmington, N. C.

Your letter of April 11 and enclosures attached thereto regarding the status of the above captioned authority have been discussed with the Attorney General.

We are of the opinion, following such discussion, that the Housing Authority of the City of Wilmington is a municipal corporation and as such the automotive equipment owned by it is exempt from the application of rates established by the North Carolina Automobile Rate Administrative Office by the language contained in Section 3 of the Act which reads as follows:

"Provided this Act shall not apply to publicly owned vehicles."

The opinion rendered herein will be applicable to all the housing authorities organized under the provisions of Chapter 456, Public Laws of 1935.

B-6 August 14, 1944

To: Companies Writing Hail Insurance:

Re: Hail Insurance Policy Form

Paragraph 20 of the "Stipulations and Conditions" comprising a portion of the so-called standard hail insurance policy covering growing crops and reading as follows has been brought to the attention of this Department.

"If no actual loss or damage by hail to any crop herein described is found, then the insured shall pay all the expenses of investigating the said claim, and failure of the insured to pay such expense on demand, shall operate to suspend all liability under this policy until such expense shall have been paid in full and the company shall not be liable for any loss or damage that may occur while liability is thus suspended."

The foregoing provision, in the interpretation of this Department, constitutes a discrimination, in the nature of a penalty which is prohibited by statute. Further, such a provision appears to be against the public policy of the State and would therefore be void.

The North Carolina statutes specifically provide that no policy, contract or certificate or application for insurance shall be used by any insurance company in the State of North Carolina until the form of the same has been submitted to and approved by the Insurance Department. A check of files in this office covering the period of 1939 to date fails to disclose any company to have submitted for approval a so-called standard hail insurance contract covering growing crops. If any such form has been submitted containing the above quoted clause, any approval heretofore granted by this Department is hereby withdrawn.

In the future no policy of insurance will be approved by this Department which includes the above quoted provision or language purporting to contain essentially the same conditions. This bulletin shall in no wise be construed as approval of the hail insurance contract on growing crops after the elimination of the condition referred to herein and said contract must be submitted for approval in accordance with the statutes.

B-7 March 16, 1945
General bulletin as to taxes and fees.

B-8 April 21, 1945

To: All Fire Insurance Companies Authorized
to do business in the State of North Carolina

Re: Standard Fire Insurance Policy of the State
of North Carolina—1945 Edition

1. Under the provisions of Senate Bill No. 104, ratified March 6, 1945, a new form of fire insurance contract known and designated as the "Standard Fire Insurance Policy of the State of North Carolina" was adopted for use in this State effective July 1, 1945. This new "Standard Fire Insurance Policy of the State of North Carolina" is identical with the New York Standard Fire Policy, 1943 edition. A copy of the new form with first page arrangement for the listing of amounts of insurance, rates and premium for the basic coverages insured under the standard "Fire-Lightning" form and for additional coverages, which form has been submitted to and approved by this Department, is attached hereto for your information.

2. While it is believed that the effective date of the new policy form has been set so as to afford companies an opportunity to print and distribute new forms to their agents, in some instances new supplies may not be available within the prescribed time. In such cases it will be permissible for com-

panies to use existing supplies provided the following endorsement is attached to and made a part of all policies having an inception date subsequent to June 30, 1945:

"DESIGNED FOR ATTACHMENT ONLY TO FIRE INSURANCE POLICIES HAVING AN INCEPTION DATE SUBSEQUENT TO JUNE 30, 1945."

"This policy is written subject to the provisions, stipulations, agreements and conditions of the 'Standard Fire Insurance Policy of the State of North Carolina,' as prescribed by Section 58-176 of the General Statutes of North Carolina, and shall be construed in accordance therewith. The forms and endorsements added hereto shall be construed as if the changes, if any, necessitated by the 'Standard Fire Insurance Policy of the State of North Carolina' had actually been made therein."

3. If through error the endorsement quoted in paragraph two is not attached to any policy issued and having an inception date subsequent to June 30, 1945, then in the event of a loss, said clause should be read into the policy with equal force as if it had been included.

4. The permission granted in paragraph two shall terminate December 31, 1945, and thereafter no contract shall be issued carrying provisions other than those contained in section 58-176 of the General Statutes of North Carolina.

5. In order to establish uniformity and concurrency without the necessity of replacing the policy contracts having an inception date prior to July 1, 1945, you are requested to interpret said policies under which any loss occurs subsequent to June 30, 1945 as though the following endorsement had been attached thereto:

"DESIGNED FOR ATTACHMENT ONLY TO FIRE INSURANCE POLICIES HAVING AN INCEPTION DATE PRIOR TO JULY 1, 1945."

"The insured under this policy may elect to make claim in case of loss occurring subsequent to June 30, 1945, resulting from damage to, or destruction of property located in the State of North Carolina, as if this policy had been cancelled and rewritten under the 1945 'Standard Fire Insurance Policy of the State of North Carolina' (Section 58-176, General Statutes of North Carolina), subject to the terms and conditions of the forms and endorsements in effect hereon, and provided that the same election is made with respect to all fire insurance policies involved in the same claim, and that said election shall apply thereafter to all such policies."

6. There is enclosed herewith two copies of an agreement in the form of a letter addressed to the undersigned, one copy of which is to be signed by a company official and mailed to "Insurance Department, State of North Carolina, Raleigh, North Carolina."

Agreement

-----Insurance Company
of-----

-----1945

Insurance Department
State of North Carolina
Raleigh, North Carolina

Re: Standard Fire Insurance Policy of the
State of North Carolina—1945 Edition

We acknowledge receipt of your bulletin dated April 21, 1945, with reference to the Standard Fire Insurance Policy of the State of North Carolina, 1945 edition.

With your permission and as a voluntary act on the part of this Company to establish uniformity and concurrency without replacing policy contracts having an inception date prior to July 1, 1945, this Company agrees that on and after July 1, 1945, it will adjust all losses arising under fire insurance policies, including fire insurance policies embracing the extended coverage endorsement, issued by it and covering risks located in the State of North Carolina as if said policies had in fact been amended by the attachment of the following endorsement:

"DESIGNED FOR ATTACHMENT ONLY TO FIRE
INSURANCE POLICIES HAVING AN INCEPTION
DATE PRIOR TO JULY 1, 1945.

"The insured under this policy may elect to make claim in case of loss occurring subsequent to June 30, 1945, resulting from damage to, or destruction of property located in the State of North Carolina, as if this policy had been cancelled and rewritten under the 1945 'Standard Fire Insurance Policy of the State of North Carolina' (Section 58-176 General Statutes of North Carolina), subject to the terms and conditions of the forms and endorsements in effect hereon, and provided that the same election is made with respect to all fire insurance policies involved in the same claim, and that said election shall apply thereafter to all such policies."

The signing of this letter by an official of this Company is an indication of agreement, approval and full compliance with the conditions and stipulations set out in your bulletin of April 21, 1945.

B-9

August 20, 1945

NOTE. The following form of bond has been approved by the North Carolina Department of Insurance for use by those companies wishing to file a bond executed by a surety company licensed to do business in North Carolina in lieu of depositing securities with this Department in connection with their qualifying to do business in North Carolina. No bond will be accepted where it is executed by a surety company on behalf of a company executnig said bond as principal where both the surety and principal are members of the same group of companies, regardless of whether both the principal and surety operate on a different plan of organization.

Bond

Know All Men by These Presents:

That.....with home office at.....
as principal, and....., as surety, are held and firmly bound into the State of North Carolina, Commissioner of Insurance, in the penal sum of \$..... lawful money of the United States of America, for the payment of which well and truly to be made, we bind ourselves, and our and each of our heirs, executors, administrators, successors and assigns jointly and severally, firmly by these presents.

The CONDITIONS of the above obligation are such that:

WHEREAS the above bounden principal is duly admitted or is making application to be admitted to do business in the State of North Carolina, and

WHEREAS said principal has made application to the Commissioner of Insurance of the State of North Carolina to be permitted to give bond under the provisions of Section 58-188.8 of the General Statutes of North Carolina in lieu of the deposits required under Article 20 of the General Statutes of North Carolina.

Now Therefore, if the said above bounden principal shall fully and faithfully discharge all of its liabilities on its contracts according to the terms thereof and remains solvent, and does not become a bankrupt or make an assignment for the benefit of its creditors, and in all other respects fully complies with the provisions of Chapter 58 and all other pertinent sections of the General Statutes of North Carolina, then this obligation to be void, otherwise to remain in full force and effect.

Upon the failure of the principal to fully comply with the conditions of this bond and all provisions of the North Carolina General Statutes relating thereto, the said surety will upon demand of the Commissioner of Insurance of the State of North Carolina pay over and deliver to him the principal sum of this bond or such part thereof as may be demanded for settlement of claims against the principal in accordance with the provisions of the General Statutes of North Carolina.

In the event said principal shall retire from North Carolina and shall fully satisfy the Commissioner of Insurance of North Carolina that it has fully and faithfully complied with the conditions of this bond and has satisfied its fixed and/or contingent liabilities upon its contracts to persons residing in this State or having policies upon property situated in North Carolina, then this obligation to be void, otherwise to remain in full force and effect.

This bond is applicable to the license period expiring..... and all succeeding license periods for which renewals of license issued to said principal are applicable, provided, the above named surety shall have the right to terminate any liability hereunder by serving written notice of election so to do upon the principal and upon the Commissioner of Insurance and thereupon the said surety shall be discharged from any liability hereunder for any default of the said principal occurring after the expiration of sixty (60) days from and after the service of such notice.

IN WITNESS WHEREOF, said principal and surety have caused these presents to be signed in their names by their presidents and their corporate seals to be hereto affixed and attested by their secretaries, all by authority of their boards of directors, duly given this the..... day of..... 19.....

Attest.....
(As to the Principal) (Principal)

Attest.....
(As to the Surety) (Surety)

.....
(Countersigning Agent)

B-10

August 27, 1945

To: All Life Insurance Companies
doing business in North Carolina

Re: Nonresident Agents' Licenses

Under the provisions of Section 58-43 of the General Statutes of North Carolina it is possible for a nonresident to secure a license to represent a life insurance company authorized to do business in this state. All companies and their representatives are hereby notified that the procedure and requirements necessary to obtain such a license are as follows:

Application must be made on forms furnished by this Department, and there must accompany such application two certificates, one from the Insurance Department of the home state of said applicant, in which it is stated that said applicant is an agent in good standing in said state and is duly licensed to represent the company for which application is made in North Carolina, and that in the event said applicant was a resident of North Carolina applying for license to sell life insurance in that state such license would be issued by said state to such North Carolina applicant. The other certificate must be one from the home office

of the company to be represented, in which it is stated that said applicant is a duly licensed agent in good standing of said company, and that his premium writings will be reported for record, as North Carolina business to some specifically named general or district agent of his company in this state, or having territory within this State.

Said applicant must successfully pass an examination to be given by this Department before license will be issued, but said applicant will not be permitted to take said examination until this Department has received the above mentioned forms together with an examination fee of \$10.00. All applicants must be licensed for each company which they represent in North Carolina, and a fee of \$2.50 must be paid for each of said licenses.

Under the provisions of section 58-152 of the General Statutes of North Carolina, no nonresident of North Carolina will be licensed as a nonresident life insurance agent where the home state of such applicant will not license residents of North Carolina.

B-11 October 2, 1945

Amendment to Ruling B-9 dealing with
Surety Bonds in lieu of Deposits.

Ruling B-9 issued by this Department on August 20, 1945, is hereby amended by changing the period to a comma at the end of next to the last paragraph and adding the following language:

"Provided, the above named surety shall have the right to terminate any liability hereunder by serving written notice of election so to do upon the principal and upon the Commissioner of Insurance and thereupon the said surety shall be discharged from any liability hereunder for any default of the said principal occurring after the expiration of sixty (60) days from and after the service of such notice."

B-12 October 3, 1945

To: All Companies writing Casualty and Miscellaneous
Lines in North Carolina and to all Bureaus:

Re: Casualty Insurance Rating Regulations, Rate
Regulation of Miscellaneous Lines—Filings

Articles 13A and 13B, Chapter 58 of the General Statutes of North Carolina, effective January 1, 1946, provide in part as follows:

Casualty

"58-131.13. Filing of Rates; Approval. Every rating bureau or insurer which makes its own rates shall file with the Commissioner every rate manual, classification of risks, rating plan, rating schedule, and every other rating rule which is made or used by it, and upon his request, all other information concerning

the application and calculation of rates made or used by it. No rate, rate manual, classification of risks, rating plan, rating schedule, or other rating rule shall be effective until approved by the commissioner. The commissioner shall not approve any rate, rate manual, classification of risks, rating plan, rating schedule or other rating rule which is excessive, inadequate, unreasonable or unfairly discriminatory."

Miscellaneous

"58-131.28. *Schedule of rates filed.* Every such person, corporation, association, or bureau, as well as every insurance company doing business in the state, shall file with the commissioner any and every schedule of rates or such other information concerning such rates as may be suggested, approved, or made by any such rating organization for the purposes specified in Section 58-131.26 or by such company for its own use and such rates shall not become effective until and unless approved by him."

All bureaus and companies to which the provisions of Articles 13A and 13B apply are hereby requested to file, at the earliest practicable moment, all rate manuals, classification plans, rating plans, rating schedules, rating rules and statistical plans which it proposes to use in North Carolina, to be effective on and after January 1, 1946, for the following lines:

Article 13A—Casualty

General Liability (all lines except automobile)
Burglary, Robbery, Theft and Larceny (except
automobile theft)
Boiler and Machinery
Glass
Fidelity and Surety

Article 13B—Miscellaneous

Aircraft
Credit
Malpractice
Title

All bureaus are instructed to comply with the provisions of sections 58-131.10, 58-131.11, 58-131.12 and 58-131.26, of Chapter 58.

Attention is hereby called to the following provision contained in Section 58-131.12:

"Every such rating bureau shall furnish its services without discrimination to any licensed insurer applying therefor. Any insurer admitted to membership or furnished service as a subscriber shall pay its reasonable share of the expense of operation of such bureau and shall observe all reasonable rules and regulations of the bureau."

While membership in a bureau is not presently required under this law, the Department wishes to call attention to numerous advantages to be gained by non-member companies becoming service subscribers of a licensed bureau or rate making organization.

Companies who are members or subscribers of a licensed bureau are not required to make filings direct with this Department as such filings will be made by the appropriate bureau on behalf of its members and subscribers. Companies who are not members or subscribers of a licensed bureau are to make complete filings direct with this Department. All filings made by either bureaus or companies must be accompanied by detailed information in justification therefor. All rate and rule filings should be on manual size sheets.

Statistical agents for the various regulated lines are hereby appointed as follows:

Mutual Casualty Insurance Rating Bureau
60 East 42nd Street, New York, N. Y.
For all mutual casualty companies

National Bureau of Casualty & Surety Underwriters
60 John Street, New York, N. Y.
For all stock casualty companies

Towner Rating Bureau, Inc.
60 John Street, New York, N. Y.
For all Fidelity, Surety and Forgery Lines

Board of Aviation Underwriters
111 John Street, New York, N. Y.
For all Aviation Lines

These bureaus will annually collect and compile all experience data, prepare the necessary experience exhibits for rate making purposes and make such filings as may be required.

It is noted that there are, in various manuals now on file, numerous rules and classifications where reference is made to the company or bureau for the rate. Numerous classifications in several manuals are (a) rated. All companies and bureaus employing such methods of rating are hereby required to file all such rating plans together with a statement in detail of the procedure and methods followed in determining such rates.

Various proposed rating plans filed with this Department in the past have contained features resembling or approximating equity rating. Notice is hereby given that no rating plan which involves equity rating, under whatever name the plan might be submitted, will be considered.

The organization and set-up of a Division in this Department to comply with the provisions of the rating law, as amended, will require the close coöperation of all companies and bureaus involved. It is the Department's sincere hope that you will be able

to make all filings required thereunder in a complete manner and as far in advance of January 1, 1946, as possible. The Department's promptness in passing upon the filings and the amount of correspondence involved will be facilitated by detailed and complete information being submitted when the filings are made.

B-13

October 18, 1945

To: All Casualty Insurance Companies doing
business in North Carolina.

Re: Casualty Insurance Expense Exhibit

The important question of reporting the expense experience on lines written by casualty companies and fire and casualty companies has been the subject of many meetings between the insurance industry and the appropriate committees of the National Association of Insurance Commissioners. In accordance with the action taken at the June 1944 session of the National Association of Insurance Commissioners, the Casualty Insurance Expense Exhibit together with the instructions in substantially the same form as finally approved were mailed to all casualty companies and to all fire and casualty companies writing business in the United States. Thus each company was afforded an opportunity to express its views.

At the December, 1944, meeting of the National Association of Insurance Commissioners, there was adopted a uniform procedure for the reporting of expense experience on a nationwide basis. The June, 1945, session of the National Association of Insurance Commissioners modified its previous action by revising the forms to take care of the effects of expense gradation, particularly in view of the adoption by a number of the states of the workmen's compensation program embodying Guaranteed Discount and Retrospective Rating Plans.

This Department hereby orders the use of the following forms and instructions for the reporting of expense experience on all lines written by casualty and multiple line companies during the calendar year 1945 and each calendar year thereafter, to be filed not later than May 15, 1946, and annually thereafter, subject to such revisions as subsequently may be authorized.

1. *Casualty insurance expense exhibit.* On the front page or this form is shown the general instructions. Multiple line companies should note particularly item 4. Items 12 and 13 on the last page of the Casualty Insurance Expense Exhibit were added to take into consideration the effect of any approved gradation of expense system such as the Retrospective Rating Plans and the Guaranteed Discount Plan under workmen's compensation. Item 12 will be the amount in dollars of the expense portion of the expense gradation plans.

2. *Instructions for Casualty Insurance Expense Exhibit.* These instructions should be carefully observed as well as the special additional instructions hereafter enumerated.

3. *Exhibit of Workmen's Compensation Earned Premiums and Incurred Losses by State (Direct Business).*

Simultaneously with the filing of the "Casualty Insurance Expense Exhibit" and the "Exhibit of Workmen's Compensation Earned Premiums and Incurred Losses by State (Direct Business)," it is mandatory that insurance carriers file an identical copy of such experience with the

National Council on Compensation Insurance
45 East 17th Street
New York 3, N. Y.

A supply of forms will be mailed to carriers along with the annual statement blanks.

Each carrier will please acknowledge receipt of this call.

This call is made in conformity with the specific statutory authority granted the Department, Chapter 58 of the General Statutes of North Carolina, as amended.

B-14 October 19, 1945

To: All Casualty Companies Doing Business
in North Carolina

Re: Classified Casualty Experience
All Lines Statistical Plans

Pursuant to Section 58-131.4 of Article 13A, Chapter 58 of the General Statutes of North Carolina, notice was given in Ruling B-12, dated October 3, 1945, of the appointment of certain statistical agents for various casualty and fidelity and surety lines.

In connection with these various lines each direct writing insurer is required to file at specified periods, giving each year his classified experience in accordance with official statistical calls. Filings shall be made with the agencies already designated by the Commissioner for such purpose.

Ruling B-12, dated October 3, 1945, designated the Mutual Casualty Insurance Rating Bureau as the statistical agent for all mutual casualty companies. Correction is hereby made by substituting the word "non-stock" for "mutual" in such designation. It has since come to this Department's attention that, for boiler and machinery, the National Bureau of Casualty and Surety Underwriters acts as the official statistical agent in all states for both stock and non-stock companies. The National Bureau of Casualty and Surety Underwriters is, therefore, hereby designated as the official statistical agent for both stock and non-stock carriers writing boiler and machinery insurance in North Carolina.

Revised plans requiring classification and territorial details for burglary, glass and general liability lines are in course of development and it is anticipated that these plans will be available on or about November 1. Coding of these lines in classification and territorial detail effective January 1, 1946, is being reinstated on the following basis:

For burglary and glass lines as respects all classifications dated on or after January 1, 1946.

For general liability lines as respects all policies with effective date on or after January 1, 1946.

This difference in treatment is dictated by the fact that the experience on the liability lines will be compiled on a policy year basis, whereas the experience on the burglary and glass lines will be compiled on a calendar year basis.

All carriers will report their statistics to the statistical agent on a uniform basis, effective January 1, 1946. Attention is hereby called to the accounts which must be established as of December 31, 1945, in order to produce the necessary calendar year statistics for 1946 on the burglary and glass lines.

You will, at a subsequent date, receive detailed instructions from the designated statistical agents regarding the manner in which classified experience on these various lines is to be reported.

The designated statistical agents are required to treat the filings of individual insurers as confidential, to make reasonable check of such filings and to consolidate the experience. The compilation of consolidated results shall be filed with the Department annually.

B-15

November 26, 1945

To: All Fire, Marine and Casualty Insurance Companies
writing business in North Carolina

Re: Fire Insurance Rating Regulations
Rate Regulation of Miscellaneous Lines—
Filings

Article 13 and 13B, Chapter 58 of the General Statutes of North Carolina, effective January 1, 1946, provide in part as follows:

Fire

58-126. Scope of Article. The provisions of this Article shall apply to insurance against loss to property located in this state, or to any valuable interest therein, by fire, lightning, windstorm, explosion, theft of or physical damage to motor vehicles and all other kinds of insurance which fire insurance companies are authorized to write in this state, except (a) Marine; (b) transportation risks and such kinds of insurance as are designated by the commissioner as inland marine insurance; (c) aircraft risks; (d) rolling stock of railroad corporations and property of inter-

state common carriers used or employed by them in their business of carrying freight, merchandise or passengers in interstate commerce; (e) reinsurance.

Miscellaneous

58-131.26. Information to be filed with commissioner. Every corporation, association, board, bureau or person maintaining a bureau or office for the purpose of suggesting, approving or making rates to be used by more than one underwriter for insurance on property or risk of any kind located in this state other than those regulated under the provisions of Article 2 of Chapter 97, Article 13, 13A and 25 of Chapter 58 shall be licensed and shall file with the commissioner a copy of the articles of agreement, association or incorporation and the by-laws and all amendments thereto under which such person, association, or bureau operates or proposes to operate, together with his or its business address and a list of the members or insurers represented or to be represented by him or it, as well as such other information concerning such rating organization and its operation as may be required by the commissioner.

58-131.28. Schedule of rates filed. Every such person, corporation, association, or bureau, *as well as every insurance company doing business in the state*, shall file with the commissioner any and every schedule of rates or such other information concerning such rates as may be suggested, approved, or made by any such rating organization for the purposes specified in section 58-131.26 or by such company for its own use and such rates shall not become effective until and unless approved by him.

Fire

All companies now or hereafter authorized to transact in this state such kinds of insurance as fire, lightning, windstorm, extended coverage, riot and civil commotion, explosion, hail, sprinkler leakage, water damage, motor vehicle, fire, theft and collision and all other kinds of insurance which fire insurance companies are authorized to write in this state, except those lines which are excluded from Article 13 and regulated under Article 13B, shall become a member of the North Carolina Fire Insurance Rating Bureau.

Miscellaneous

All fire and casualty companies now or hereafter authorized to transact in this state such kinds of insurance as marine, aircraft risks, rolling stock, property of interstate carriers of passengers or freight, or, any other lines of insurance other than those regulated under the provisions of Article 2 of Chapter 97, Articles 13, 13A and 25 of Chapter 58, are required to become a member of a rating bureau licensed under the provisions of Article 13B or shall for itself make its own rate filings for such classes of business.

Deviation

Companies which have previously filed a deviation applicable to any lines of insurance, the rates for which are to be regulated by the North Carolina Fire Insurance Rating Bureau, must refile such deviations and statistical data in support thereof and receive Departmental approval of such filing prior to January 1, 1946. No deviation heretofore filed may be used on or after January 1, 1946, unless same is refiled and specific approval of such filing is obtained prior to the effective date. All deviations submitted by any company, or bureau, must be accompanied by complete detailed information in justification therefor, and must be uniform in its application to all risks in the state of the class to which such deviation is to apply. All data submitted for justification must be under oath.

58-131.4. Pools, groups or associations.—Any insurer individually or as a member of a pool, group, or association engaged in the business of insuring special types of classes of risks in connection with which a particular inspection or engineering service and set of standards has been maintained to the satisfaction of the commissioner, and with respect to such types or classes of risks, shall submit loss experience data to the commissioner for approval of its schedule of rates or deposits, forms and plans of operation either directly in its own behalf or through a unified facility of the group created and licensed by the commissioner for that purpose and maintained entirely or in part for such a purpose. In evaluating the forms, schedule of rates or deposits and plan of operation of such an insurer or pool or association of insurers the commissioner shall act with due regard for the previous record of such insurer or group of insurers, and with due appreciation of previous and prospective loss trends in this state and outside of this state, and to any other factors reasonably related to the classes or types of insurance written by such insurer or group of insurers. When so approved such forms, schedule of rates or deposits and plan of operation shall be filed with the bureau.

Nothing contained in this section shall be construed as exempting any insurer, pool, group or association of insurers from all other provisions of this article and the provisions of Article 13B with respect to licensing.

Companies who are members of North Carolina Fire Insurance Rating Bureau are not required to make filings direct with this Department as such filings will be made by North Carolina Fire Insurance Rating Bureau on behalf of its members. Companies who are members of a licensed bureau for lines other than those regulated under Article 13, but regulated under Article 13B are not required to make filings direct with the Department, as such filings will be made by the appropriate bureau on behalf of its members and subscribers. Companies who are not members or subscribers of a licensed bureau are to make complete

filings direct with this Department. All filings made by either bureau or companies must be accompanied by detailed information in justification therefor.

Notice is hereby given that no rating plan which involves equity rating, under whatever name plan might be submitted, will be considered.

The organization of a division in this Department to administer provision of the rating laws, will require the close coöperation of all companies and bureaus involved. It is the Department's sincere hope that you will be able to make all filings required thereunder in a complete manner and as far in advance in January 1, 1946, as possible. The Department's promptness in passing upon the filings and the amount of correspondence involved will be facilitated by detailed and complete information being submitted when filings are made.

B-16

December 5, 1945

INSTRUCTIONS TO APPLICANTS FOR INSURANCE AGENTS' LICENSES

An applicant who was not licensed by the North Carolina Insurance Department as of April 1, 1931, will be required to successfully pass the insurance examination. This examination is given by the Department at the times and places designated in the notice sent those applying for license. Each applicant must execute the Department's Form A-1 and file it together with a \$10.00 examination fee. Such examination fee pays for all examinations—Fire, Casualty, Accident and Health, Hospitalization, and Life. In the event an applicant appears but fails to pass any one or all of the above examinations, he will be allowed one additional examination for the same fee; but in case he fails to pass any one or all of the above examinations the second time, he will be required to pay an additional \$10.00 fee before he will be allowed to take another examination. There must also be attached to the Form A-1 a license application for each company to be represented properly executed by the applicant and by each such company, together with a fee of \$2.50 for each such application.

Applicants wishing to represent fire and marine insurance companies are required to pass the FIRE examination.

Applicants wishing to represent companies writing both casualty and accident and health insurance must pass the CASUALTY examination. Where, however, the applicant in question will write only accident and health insurance and such indication is made on the application for license he will only be required to pass the ACCIDENT AND HEALTH examination.

Applicants wishing to represent accident and health insurance companies must pass the ACCIDENT AND HEALTH examination.

Applicants wishing to represent hospitalization insurance associations are required to pass the HOSPITALIZATION examination.

Applicants wishing to represent life insurance companies may act in the capacity of an agent under an agreement whereby this Department issues a temporary license pending the successful passage of the LIFE examination. The duration of such temporary license is 45 days after which time if the applicant has failed to appear for examination, his temporary license will be cancelled. The cancellation of such temporary license revokes the applicant's license to write insurance, collect premiums on insurance policies, or to act in any other capacity as an insurance agent until the LIFE insurance examination has been successfully passed. In the event an applicant for such life insurance examination appears but fails to pass said examination during the 45-day temporary license period, he will be allowed an additional 45 days from the date of such failure in which to appear and successfully pass an additional examination.

In the event an applicant fails to pass a second life insurance examination, his license will be cancelled. He then will be required to pay an additional \$10.00 examination fee and successfully pass the examination before his license will be reinstated.

No license will be issued to any applicant, except as above stated for those securing a life insurance license, until the appropriate examination has been successfully undertaken. All examinations are given as per schedule furnished by this Department and will start promptly at 10:00 a.m. and end at 12:00 noon. Examination schedules will be mailed to all applicants upon receipt of his or her form A-1, together with the examination fee, the license application blank or blanks properly executed and the license fee.

B-17

January 15, 1946

To: All Companies writing casualty lines
in North Carolina, and to all Bureaus.

Re: Casualty Insurance Rating Regulations
Rate Regulation of Miscellaneous Lines
Chapter 58 of the General Statutes

In examining the numerous filings made with this Department of rules, rates, and rating plans effective January 1, 1946, certain conditions have been observed regarding which the posi-

tion of this Department should be stated and made plain. These are set forth below:

Experience and Other Rating Plans

Ruling B-12, dated October 3, 1945, gave notice that no rating plan which involved equity rating, under whatever name the plan might be submitted, would be considered. A number of companies have filed rating plans applicable to General Liability, Burglary, Theft and Robbery, and Glass lines which provide for so-called schedule rating, allowing additional modifications, credits or debits, as the case may be, to reflect conditions of physical hazards, management, or classification peculiarities. Some of the plans also provide for an increased credit or a decreased debit to reflect reductions in acquisition costs. These have been *disapproved*, as they are considered discriminatory under the General Statutes.

Some companies have filed no experience rating plans whatsoever, and, in the absence of such filings, it is considered by this Department that *no rating plans for such companies are now approved* and that full manual rates apply in all such cases. Any company who has failed to make proper filing of its rating plan or plans is hereby instructed to do so immediately, eliminating any of the foregoing objectionable features from such plans. Notice is hereby given that such features of any rating plan of any company stands *disapproved*.

It is observed from the plans filed that there is considerable lack of uniformity among the various bureaus and independent companies in so far as experience rating plans are concerned, particularly with regard to eligibility requirements. In order that this Department may give further and more complete study to the subject of experience rating of General Liability, Burglary, Theft and Robbery, and Glass lines, all Bureaus and companies concerned are hereby requested to file a duplicate copy of such rating plans as soon as possible.

50-50 Plate Glass

Attention is hereby directed to a ruling of this Department dated November 12, 1937, which is still in effect. This ruling is quoted below:

"APPROVED

"Policy which is written at a reduced premium in consideration of the assured assuming a stated portion of the liability, as, for instance, a policy which provides that no indemnity is payable by the company until assured has sustained loss (either one loss or the aggregate of more than one during the policy year) amounting to at least \$50.00, whereupon the company pays all losses in excess of this \$50.00 deduction. This is what we call the Liability Retention Policy and is approved on

condition that the following worded endorsement be attached to each such contract issued in North Carolina.

"In case of loss under this policy, which, added to previous losses during the policy period, does not exceed the amount of the Retention, if the assured shall elect to not make replacement or repairs, the loss shall be ascertained by agreement or by appraisal as provided and the loss thus ascertained shall be credited on the Retention."

"NOT APPROVED

"Policy which provides that any portion of the premium becomes due and payable only after the occurrence of a loss. This is what we call the Premium Retention Policy, and is not approved by this Department."

B-18

April 4, 1946

To: All Companies writing Casualty Lines in North Carolina
All Companies writing Fire and Allied Lines in North Carolina

All Bureaus

Re: Water Damage—Rate Regulation,
Rates and Underwriting Rules.

Your attention is called to Article 13, Section 58-125 of the General Statutes of North Carolina, providing for the establishment of the North Carolina Fire Insurance Rating Bureau and to section 58-126, "Scope of Article." Section 58-126 provides in part that the North Carolina Fire Insurance Rating Bureau shall have jurisdiction over insurance against loss to property located in this state, or to any valuable interest therein, by fire, lightning, windstorm, explosion, theft of or physical damage to motor vehicles, and *all other kinds of insurance which fire insurance companies are authorized to write in this state except . . . (see article for exceptions.)*

"Water damage insurance" is defined in Section 58-72 of the General Statutes of North Carolina as: "insurance against loss or damage by water or other fluid or substance to any property resulting from the breakage or leakage of sprinklers, pumps or other apparatus erected for extinguishing fires or of water pipes or other conduits, or containers, or resulting from casual water entering through leaks or openings in buildings or seepage through building walls, but not including loss or damage resulting from flood or the rising of the waters of the ocean or its tributaries; and including insurance against accidental injury of such sprinklers, pumps, fire apparatus, conduits or containers."

Section 58-77 of the General Statutes of North Carolina provides for the licensing of both fire and casualty companies to write "water damage insurance."

An exhaustive examination made by this Department discloses that:

(a) There are two separate and distinct types of "water damage insurance" being written; i.e., commercial and residence water damage;

(b) Commercial water damage is customarily written by fire insurance companies and residence water damage is written *only* by casualty insurance companies, usually in combination with other coverages which constitute so called "Residence Damage Insurance."

(c) A very limited number of casualty insurance companies are also writing commercial water damage.

(d) Fire insurance rating bureaus do not make or administer rates for residence water damage insurance, whereas casualty insurance rating bureaus do make and administer such rates.

In view of the foregoing, notice is hereby given that "Water Damage Insurance" will be administered under the General Statutes of North Carolina in the following manner:

1. *Commercial Water Damage*, all rates therefor and all rules pertaining thereto, is under the jurisdiction and supervision of the North Carolina Fire Insurance Rating Bureau, whether written by fire companies only or by both fire and casualty companies.

2. *Residence Water Damage and Explosion Insurance, Aircraft and other Vehicle Damage Insurance to Residences*, when afforded in conjunction with other coverages in the so-called "Residence Damage Insurance Policy," by a casualty insurance company, is subject to the regulations specified in Article 13A of the General Statutes,

"Casualty Insurance Rating Regulations."

Any bureau making and administering rates for such coverages and any company not a member of such bureau writing or intending to write such coverages is hereby required to make immediate filings if such filings have not already been made.

I. FIRE AND FIRE AND MARINE COMPANIES—STOCK

NAME OF COMPANY	HOME OFFICE	N. C. MANAGER OR GENERAL AGENT
Ætna Ins. Co.....	Hartford, Conn.....	P. W. D. Jones, Charlotte, N. C.
Agricultural Ins. Co.....	Watertown, N. Y.....	
Albany Insurance Co.....	Albany, N. Y.....	Mebane & McAlister, Greensboro, N. C.
Allemannia Fire Ins. Co. of Pittsburgh.....	Pittsburgh, Pa.....	G. A. Wilkinson, Rocky Mount, N. C.
Alliance Ins. Co. of Phila.....	Philadelphia, Pa.....	
Allstate Fire Ins. Co.....	Chicago, Ill.....	D. M. Rader, Burlington, N. C.
American Alliance Ins. Co.....	New York City.....	Alexander Webb, Raleigh, N. C.
American Automobile Fire Ins. Co.....	St. Louis, Mo.....	
American Aviation & Gen'l Ins. Co.....	Reading, Pa.....	
American Central Ins. Co.....	St. Louis, Mo.....	
American Druggists' Fire Ins. Co.....	Cincinnati, Ohio.....	E. F. Rimmer, Sanford, N. C.
American Eagle Fire Ins. Co.....	New York City.....	W. L. Brooker, Jr., Greensboro, N. C.
American Equitable Assur. Co. of N. Y.....	New York City.....	
American Fidelity Fire.....	Richmond, Va.....	
American Fire Ins. Co.....	Galveston, Texas.....	J. D. Gibson, Durham, N. C.
American and Foreign Ins. Co.....	New York City.....	H. F. Dick, Charlotte, N. C.
American Home Fire Assurance Co.....	New York.....	James O. Cobb & Co., Durham, N. C.
American Ins. Co.....	Newark, N. J.....	
American Union Ins. Co. of N. Y.....	New York, N. Y.....	
Anchor Ins. Co.....	Providence, R. I.....	
Atlantic Fire Ins. Co.....	Raleigh, N. C.....	
Atlas Assurance Co., Ltd.....	New York City.....	
Automobile Ins. Co. of Hartford, Conn.....	Hartford, Conn.....	
Baltimore-Amer. Ins. Co. of N. Y.....	New York City.....	G. A. Wilkinson, Rocky Mount, N. C.
Bankers' Fire Ins. Co.....	Durham, N. C.....	R. N. Harris, Durham, N. C.
Bankers and Shippers Ins. Co. of N. Y.....	New York City.....	R. W. Russell, High Point, N. C.
Birmingham Fire Ins. Co. of Pa.....	Pittsburgh, Pa.....	R. H. Lewis, Greensboro, N. C.
Bituminous Fire & Marine.....	Rock Island.....	Jas. C. Davenport, Charlotte, N. C.
Blue Ridge Ins. Co.....	Spartanburg, S. C.....	
Boston Insurance Co.....	Boston, Mass.....	
British American Assurance Co.....	Toronto, Canada.....	J. F. Glass, Durham, N. C.
British General Ins. Co., Ltd.....	New York City.....	W. N. H. Smith, Raleigh, N. C.
Buffalo Ins. Co.....	Buffalo, N. Y.....	
Caledonian Ins. Co.....	Hartford, Conn.....	
Caledonian-American Ins. Co.....	New York, N. Y.....	J. O. Cobb & Co., Durham, N. C.
California Ins. Co.....	San Francisco, Cal.....	J. R. Mitchiner, Raleigh, N. C.
Calvert Fire Ins. Co.....	Philadelphia, Pa.....	John E. Schley, Asheville, N. C.
Camden Fire Ins. Association.....	Camden, N. J.....	
Capitol Fire Ins. Co. of California.....	Sacramento, Cal.....	B. R. Rhett, Asheville, N. C.
Carolina Ins. Co.....	Wilmington, N. C.....	
Central Union Ins. Co.....	Flemington, N. J.....	
Central Surety Fire Corp.....	Kansas City, Mo.....	
Century Ins. Co., Ltd.....	New York City.....	
Charter Oak Fire Ins. Co.....	Hartford, Conn.....	F. W. Holly, Charlotte, N. C.
Citizens Ins. Co.....	Flemington, N. J.....	M. G. Hunter, Charlotte, N. C.
City of New York Ins. Co.....	New York City.....	J. A. Carruth, Charlotte, N. C.
Columbia Fire Ins. Co.....	Dayton, Ohio.....	
Columbia Ins. Co. of New York.....	New York, N. Y.....	
Commerce Insurance Co.....	Glen Falls, N. Y.....	G. W. Wilkinson, Rocky Mount, N. C.
Commercial Union Assurance Co., Ltd.....	New York City.....	
Commercial Union Fire Ins. Co.....	New York City.....	
Commonwealth Ins. Co. of N. Y.....	New York City.....	C. C. Carson, Greensboro, N. C.
Concordia Fire Ins. Co. of Milwaukee.....	Milwaukee, Wis.....	Stanley W. Mohr, Greensboro, N. C.
Connecticut Fire Ins. Co.....	Hartford, Conn.....	
Continental Ins. Co.....	New York City.....	
County Fire Ins. Co.....	Philadelphia, Pa.....	Alexander Webb, Raleigh, N. C.
Detroit Fire and Marine Ins. Co.....	Detroit, Mich.....	Alexander Webb, Raleigh, N. C.
Dixie Fire Ins. Co.....	Greensboro, N. C.....	
Dubuque Fire & Marine Ins. Co.....	Dubuque, Iowa.....	

I. FIRE AND FIRE AND MARINE COMPANIES—STOCK—CONTINUED

NAME OF COMPANY	HOME OFFICE	N. C. MANAGER OR GENERAL AGENT
Eagle Fire Co. of New York.....	New York, N. Y.....	
East and West Ins. Co.....	New Haven, Conn.....	J. C. Leech, Charlotte, N. C.
Empire State Insurance Co.....	Watertown, N. Y.....	
Employers' Fire Ins. Co.....	Boston, Mass.....	
Equitable Fire and Marine Ins. Co.....	Providence, R. I.....	R. S. Busbee, Raleigh, N. C.
Equitable Fire Ins. Co.....	Charleston, S. C.....	Thos. Griffith, Charlotte, N. C.
Eureka-Security Fire & Marine Ins. Co.....	Cincinnati, Ohio.....	
Export Ins. Co.....	New York City.....	Walter Lambeth, Charlotte, N. C.
Federal Ins. Co.....	Flemington, N. J.....	
Federal Union Ins. Co.....	Chicago, Ill.....	T. A. Mammon, Greensboro, N. C.
Fidelity and Guaranty Fire Corp.....	Baltimore, Md.....	Moore & Johnson Co., Raleigh, N. C.
Fidelity-Phenix Fire Ins. Co.....	New York City.....	
Fire Association of Philadelphia.....	Philadelphia, Pa.....	J. E. Mitchell, Greensboro, N. C.
Fireman's Fund Ins. Co.....	San Francisco, Cal.....	G. A. Munford, Charlotte, N. C.
Firemen's Ins. Co.....	Newark, N. J.....	
First National Ins. Co. of America.....	Seattle, Wash.....	
Franklin National Ins. Co. of N. Y.....	New York City.....	R. S. Williams, Raleigh, N. C.
Franklin Fire Ins. Co. of Pennsylvania.....	Philadelphia, Pa.....	J. A. Carruth, Charlotte, N. C.
Fulton Fire Ins. Co.....	New York, N. Y.....	
Georgia Home Ins. Co.....	Columbus, Ga.....	J. A. Carruth, Charlotte, N. C.
General Ins. Co. of America.....	Seattle, Wash.....	
General Exchange Ins. corp.....	New York City.....	Wm. B. Barksdale, Charlotte, N. C.
Gibraltar Fire and Marine Ins. Co.....	New York.....	
Girard Fire and Marine Ins. Co.....	Philadelphia, Pa.....	
Glens Falls Ins. Co.....	Glens Falls, N. Y.....	Earl Johnson, Raleigh, N. C.
Globe & Republic Ins. Co. of Am.....	Philadelphia, Pa.....	J. D. Gibson, Durham, N. C.
Globe and Rutgers Fire Ins. Co.....	New York City.....	J. O. Cobb & Co., Durham, N. C.
Granite State Fire Ins. Co.....	Portsmouth, N. H.....	T. B. Reynolds, Raleigh, N. C.
Great American Ins. Co.....	New York City.....	Walker Taylor, Wilmington, N. C.
Halifax Ins. Co.....	New York City.....	
Hanover Fire Ins. Co.....	New York City.....	
Hartford Fire Ins. Co.....	Hartford, Conn.....	M. G. Hunter, Charlotte, N. C.
Home Ins. Co.....	New York City.....	J. A. Carruth, Charlotte, N. C.
Home Fire and Marine Ins. Co.....	San Francisco, Cal.....	G. A. Munford, Charlotte, N. C.
Homeland Ins. Co. of America.....	New York City.....	Mebane & McAllister, Greensboro, N. C.
Homestead Fire Ins. Co.....	Baltimore, Md.....	J. W. McAlister, Greensboro, N. C.
Imperial Assurance Co.....	New York City.....	
Insurance Co. of North America.....	Philadelphia, Pa.....	
Insurance Co. of State of Penn.....	Philadelphia, Pa.....	
Jersey Ins. Co. of New York.....	New York.....	Robt. W. Russell, High Point, N. C.
Kansas City Fire & Marine Ins. Co.....	Kansas City, Mo.....	
Law Union and Rock Ins. Co., Ltd.....	London, Eng.....	Mebane & McAllister, Greensboro, N. C.
Liverpool & London & Globe Ins. Co., Ltd.....	New York City.....	T. A. McManmon, Greensboro, N. C.
London Assurance.....	New York City.....	Thos. C. Redden, Greensboro, N. C.
London and Lancashire Ins. Co., Ltd.....	Hartford, Conn.....	Mebane & McAllister, Greensboro, N. C.
London & Prov. Mar. & Gen. Ins. Co., Ltd.....	New York City.....	E. L. Hearne, Greensboro, N. C.
London & Scottish Assurance Corp., Ltd.....	London, England.....	Robt. W. Russell, High Point, N. C.
Louisville Fire & Marine Ins. Co., Inc.....	Louisville, Ky.....	Dean & Silliman, Charlotte, N. C.
Lumbermen's Ins. Co.....	Philadelphia, Pa.....	E. D. Yost, Greensboro, N. C.
Manhattan Fire and Marine Ins. Co.....	New York City.....	
Manufacturers Fire Ins. Co.....	Philadelphia, Pa.....	
Massachusetts Fire and Mar. Ins. Co.....	Boston, Mass.....	Alexander Webb, Charlotte, N. C.
Mechanics and Traders Ins. Co.....	Hartford, Conn.....	
Mercantile Ins. Co. of America.....	New York City.....	C. C. Carson, Greensboro, N. C.
Merchants' Fire Assur. Corp. of N. Y.....	New York City.....	
Mercury Ins. Co.....	St. Paul, Minn.....	R. W. Carter, Charlotte, N. C.
Michigan Fire & Marine Ins. Co.....	Detroit, Mich.....	J. W. McAlister, Greensboro, N. C.
Midwestern Fire & Marine Ins. Co.....	St. Louis, Mo.....	
Milwaukee Mechanics Ins. Co.....	Milwaukee, Wis.....	Stanley W. Mohr, Greensboro, N. C.

I. FIRE AND FIRE AND MARINE COMPANIES—STOCK—CONTINUED

NAME OF COMPANY	HOME OFFICE	N. C. MANAGER OR GENERAL AGENT
Minneapolis Fire and Marine Ins. Co.....	Minneapolis, Minn.....	R. S. Busbee, Raleigh, N. C.
Monarch Fire Ins. Co.....	Cleveland, Ohio.....	
Motors Insurance Corporation.....	New York.....	Wm. B. Barksdale, Charlotte, N. C.
National Fire Ins. Co. of Hartford.....	Hartford, Conn.....	
National Fire & Marine Ins. Co.....	Elizabeth, N. J.....	Dean & Silliman, Inc., Charlotte, N. C.
National-Ben Franklin Fire Ins. Co. of Pitts- burgh.....	Pittsburgh, Pa.....	
National Liberty Ins. Co. of Amr.....	New York City.....	J. A. Carruth, Charlotte, N. C.
National Surety Marine Ins. Co.....	New York.....	Graham Duce, Greensboro, N. C.
National Union Fire Ins. Co.....	Pittsburgh, Pa.....	
Netherlands Insurance Co.....	Chicago, Ill.....	
Newark Fire Ins. Co.....	Newark, N. J.....	B. R. Rhett, Asheville, N. C.
New Brunswick Fire Ins. Co.....	New Brunswick, N. J.....	G. A. Wilkinson, Rocky Mount, N. C.
New England Fire Ins. Co.....	Springfield, Mass.....	W. N. H. Smith, Raleigh, N. C.
New Hampshire Fire Ins. Co.....	Manchester, N. H.....	
New York Fire Ins. Co.....	New York City.....	
New York Underwriters Ins. Co.....	New York City.....	A. J. McDavid, Raleigh, N. C.
Niagara Fire Ins. Co.....	New York City.....	
North British and Mercantile Ins. Co., Ltd..	New York City.....	
North Carolina Home Ins. Co.....	Raleigh, N. C.....	
Northern Assurance Co., Ltd.....	London, England.....	
Northern Insurance Co. of N. Y.....	New York City.....	
North River Ins. Co.....	New York City.....	J. F. Glass, Durham, N. C.
Northwestern National Ins. Co.....	Milwaukee, Wis.....	J. G. Nicholson, Winston-Salem, N. C.
Northwestern Fire & Marine Ins. Co.....	Minneapolis, Minn.....	Hugh F. Dick, Charlotte, N. C.
Norwich Union Fire Ins. Society, Ltd.....	New York City.....	H. F. Dick, Charlotte, N. C.
Ocean Marine Ins. Co., Ltd.....	New York.....	C. C. Carson, Greensboro, N. C.
Ohio Farmers Ins. Co.....	LeRoy, Ohio.....	
Old Colony Ins. Co.....	Boston, Mass.....	G. A. Wilkinson, Rocky Mount, N. C.
Orient Ins. Co.....	Hartford, Conn.....	Mebane & McAlister, Greensboro, N. C.
Pacific Fire Ins. Co.....	New York.....	
Pacific National Fire Ins. Co.....	San Francisco, Cal.....	
Palatine Ins. Co., Ltd.....	New York City.....	J. R. Mitchiner, Raleigh, N. C.
Paramount Fire Ins. Co.....	New York.....	
Patriotic Ins. Co.....	New York City.....	Thos. Griffith, Charlotte, N. C.
Paul Revere Fire Ins. Co.....	Buffalo, N. Y.....	G. W. Wilkinson, Rocky Mount, N. C.
Pearl Assurance Co., Ltd.....	London, Eng.....	
Pennsylvania Fire Ins. Co.....	Philadelphia, Pa.....	C. C. Carson, Greensboro, N. C.
Philadelphia Fire and Marine Ins. Co.....	Philadelphia, Pa.....	
Philadelphia National Ins. Co.....	Philadelphia, Pa.....	
Phoenix Ins. Co.....	Hartford, Conn.....	
Phoenix Assur. Co., Ltd.....	London, Eng.....	
Piedmont Fire Ins. Co.....	Charlotte, N. C.....	P. W. D. Jones, Charlotte, N. C.
Planet Ins. Company.....	Detroit, Mich.....	
Potomac Ins. Co.....	Washington, D. C.....	F. L. Fry & Co., Greensboro, N. C.
Providence-Washington Ins. Co.....	Providence, R. I.....	
Provident Fire Ins. Co.....	New York City.....	Thos. Griffith, Charlotte, N. C.
Quaker City Fire & Marine Ins. Co.....	Philadelphia, Pa.....	J. O. Cobb, Durham, N. C.
Queen Ins. Co. of America.....	New York City.....	B. R. Rhett, Asheville, N. C.
Reliance Ins. Co. of Philadelphia.....	Philadelphia, Pa.....	
Resolute Fire Insurance Co.....	Hartford, Conn.....	
Rhode Island Ins. Co.....	Providence, R. I.....	
Richmond Ins. Co. of New York.....	W. New Brighton, N. Y.....	R. W. Russell, High Point, N. C.
Rochester American Ins. Co.....	New York.....	Alexander Webb, Raleigh, N. C.
Royal Ins. Co., Ltd.....	New York City.....	B. R. Rhett, Asheville, N. C.
Royal Exchange Assurance.....	New York City.....	
Safeguard Ins. Co.....	New York, N. Y.....	G. A. Wilkinson, Rocky Mount, N. C.
St. Louis Fire and Marine Ins. Co.....	St. Louis, Mo.....	
St. Paul Fire and Marine Ins. Co.....	St. Paul, Minn.....	

I. FIRE AND FIRE AND MARINE COMPANIES—STOCK—CONTINUED

NAME OF COMPANY	HOME OFFICE	N. C. MANAGER OR GENERAL AGENT
Scottish Union and National Ins. Co.....	Hartford, Conn.....	T. F. Southgate, Durham, N. C.
Seaboard Fire & Marine Ins. Co.....	New York City.....	E. L. Hearne, Greensboro, N. C.
Seaboard Ins. Co.....	Baltimore, Md.....	B. R. Rhett, Asheville, N. C.
Security Insurance Company.....	New Haven, Conn.....	J. C. Leech, Charlotte, N. C.
Sentinel Fire Ins. Co.....	Springfield, Mass.....	
Service Fire Ins. Co. of N. Y.....	New York, N. Y.....	
South Carolina Ins. Co.....	Columbia, S. C.....	M. L. Little, Lincolnton, N. C.
Southeastern Fire Ins. Co.....	Greenville, S. C.....	
Southern Fire Ins. Co.....	Durham, N. C.....	
Springfield Fire & Marine Ins. Co.....	Springfield, Mass.....	H. G. Dupree, Raleigh, N. C.
Standard Fire Ins. Co.....	Hartford, Conn.....	
Standard Ins. Co. of N. Y.....	New York City.....	F. H. Reade, Durham, N. C.
Standard Marine Ins. Co., Ltd.....	New York.....	Hugh F. Dick, Charlotte, N. C.
Star Ins. Co. of America.....	New York City.....	T. A. McMannom, Greensboro, N. C.
State Assurance Co., Ltd.....	New York City.....	
Stuyvesant Ins. Co.....	New York City.....	J. M. Zachary, Charlotte, N. C.
Sun Insurance Office, Ltd.....	New York City.....	
Sun Underwriters Ins. Co.....	New York City.....	Thos. Griffith, Charlotte, N. C.
Transcontinental Ins. Co.....	New York City.....	
Travelers Fire Ins. Co.....	Hartford, Conn.....	
Twin City Fire Ins. Co.....	Minneapolis, Minn.....	M. G. Hunter, Charlotte, N. C.
Union Assurance Society, Ltd.....	New York City.....	G. W. Wilkinson, Rocky Mount, N. C.
Union Ins. Society of Canton, Ltd.....	New York, N. Y.....	
Union Marine & General Ins. Co., Ltd.....	Liverpool, Eng.....	J. O. Cobb, Durham, N. C.
United Firemen's Ins. Co. of Phila.....	Philadelphia, Pa.....	J. O. Cobb, Durham, N. C.
United States Fire Ins. Co.....	New York City.....	J. F. Glass, Durham, N. C.
Vigilant Ins. Co.....	New York, N. Y.....	
Virginia Fire and Marine Ins. Co.....	Richmond, Va.....	
Westchester Fire Ins. Co.....	New York City.....	J. F. Glass, Durham, N. C.
Western Assurance Co.....	New York, N. Y.....	J. F. Glass, Durham, N. C.
Western National Ins. Co.....	San Francisco, Cal.....	Geo. A. Munford, Charlotte, N. C.
Wm. Penn Fire Ins. Co.....	Philadelphia, Pa.....	
World Fire and Marine Ins. Co.....	Hartford, Conn.....	P. W. D. Jones, Charlotte, N. C.
Yorkshire Ins. Co., Ltd.....	New York City.....	E. L. Hearne, Greensboro, N. C.
Zurich Fire Ins. Co. of N. Y.....	New York City.....	

FIRE—FACTORY MUTUALS

NAME OF COMPANY	HOME OFFICE	N. C. MANAGER OR GENERAL AGENT
Arkwright Mutual Fire Ins. Co.....	Boston, Mass.....	
Blackstone Mutual Fire Ins. Co.....	Providence, R. I.....	H. C. Wolfe, Jr., Charlotte, N. C.
Boston Mfrs. Mutual Fire Ins. Co.....	Boston, Mass.....	
Cotton & Woolen Mfrs. Mut. Ins. Co. of New England.....	Boston, Mass.....	Chas. T. Walker, Charlotte, N. C.
Fall River Mfrs. Mutual Ins. Co.....	Fall River, Mass.....	
Firemen's Mutual Ins. Co.....	Providence, R. I.....	H. C. Wolfe, Jr., Charlotte, N. C.
Manufacturers Mutual Fire Ins. Co.....	Providence, R. I.....	
Philadelphia Mfrs. Mut. Fire Ins. Co.....	Philadelphia, Pa.....	H. C. Wolfe, Jr., Charlotte, N. C.
Protection Mutual Fire Ins. Co.....	Chicago, Ill.....	H. C. Wolfe, Jr., Charlotte, N. C.
What Cheer Mutual Fire Ins. Co.....	Providence, R. I.....	H. C. Wolfe, Jr., Charlotte, N. C.
Worcester Mfrs. Mutual Ins. Co.....	Worcester, Mass.....	

FIRE AND FIRE AND MARINE COMPANIES—UNDERWRITERS AGENCIES

UNDERWRITERS AGENCIES	PARENT COMPANY
Ætna Fire Underwriters Agency.....	Ætna Insurance Company
American Fire Underwriters.....	American Indemnity Co.
Atlanta Home Underwriters.....	Fireman's Fund Insurance Co.
Atlas Underwriters Agency.....	Atlas Assurance Company
British Underwriters Agency.....	Scottish Union & National
City of New York Underwriters.....	City of New York Insurance Co.
Colonial Fire Underwriters.....	National Fire Ins. Co. of Hartford
Fire & Marine Underwriters Agency.....	Automobile Insurance Company
Glens Falls Underwriters Agency.....	Glens Falls Insurance Co.
Home Underwriters Agency.....	Home Insurance Company
London Underwriters Agency.....	London Assurance Corp.
Minnesota Underwriters Agency.....	St. Paul Fire & Marine Ins. Co.
New Hampshire Underwriters Agency.....	New Hampshire Fire Ins. Co.
N. C. Underwriters Agency.....	Granite State Fire Ins. Co.
Peoples Underwriters Dept.....	Fidelity Guaranty Co. of Baltimore, Md.
Petersburg Underwriters Agency.....	New Hampshire Fire Ins. Co.
Protective Fire Underwriters Agency.....	Automobile Insurance Co.
Raleigh Underwriters Agency.....	World Fire & Marine Ins. Co.
Southern States Underwriters Agency.....	Southep Fire Ins. Co. and United States Fire Ins. Co.
Standard of Hartford Underwriters Agency.....	Standard Fire Insurance Co.

FIRE AND FIRE AND MARINE COMPANIES—MUTUALS

NAME OF COMPANY	HOME OFFICE	N. C. MANAGER OR GENERAL AGENT
✓ Alamance Farmers Mut. Fire Ins. Co.....	Graham, N. C.....	A. A. Hyatt, Charlotte, N. C.
Allied American Mut. Fire Ins. Co.....	Boston, Mass.....	
Atlantic Mutual Fire Ins. Co.....	Savannah, Ga.....	
Automobile Mutual Ins. Co. of America.....	Providence, R. I.....	E. N. Pearce, Burlington, N. C.
✓ Badger Mutual Fire Ins. Co.....	Milwaukee, Wis.....	
Berkshire Mutual Fire Ins. Co.....	Pittsfield, Mass.....	
✓ Cabarrus Mutual Fire Ins. Co.....	Concord, N. C.....	
Cambridge Mut. Fire Ins. Co.....	Andover, Mass.....	
✓ Carolina Mutual Ins. Co.....	Charleston, S. C.....	W. A. White, Raleigh, N. C.
Central Mfrs. Mutual Ins. Co.....	Van Wert, Ohio.....	
✓ Davidson County Mut. Ins. Co.....	Lexington, N. C.....	
Employers Mutual Fire Ins. Co.....	Wausau, Wis.....	B. L. Biggers, Winston-Salem, N. C.
✓ Farm Bureau Mut. Fire Ins. Co.....	Columbus, Ohio.....	
✓ Farmers Mut. Fire Ins. Assn. of Edgecombe County.....	Tarboro, N. C.....	
✓ Farmers Mut. Fire. Ins. Assn., N. C.....	Raleigh, N. C.....	
✓ Gaston Co. Farm. Mut. Fire Ins. Co.....	Gastonia, N. C.....	
Grain Dealers Nat. Mut. Fire Ins. Co.....	Indianapolis, Ind.....	
✓ Grangers Mutual Ins. Co.....	Middletown, Md.....	
✓ Grange Mutual Fire Ins. Assn. of N. C., Inc..	Greensboro, N. C.....	
✓ Hardware Dealers Mut. Fire Ins. Co.....	Stevens Point, Wis.....	
✓ Hardware Mut. Fire Ins. Co.....	Charlotte, N. C.....	
✓ Hardware Mutual Ins. Co. of Minn.....	Minneapolis, Minn.....	J. M. Zachary, Charlotte, N. C.
✓ Holyoke Mutual Fire Ins. Co.....	Salem, Mass.....	
Home Mutual Fire.....	Binghamton, N. Y.....	
✓ Implement Dealers Mut. Fire Ins. Co.....	Grand Forks, N. D.....	
✓ Indiana Lum. Mutual Ins. Co.....	Indianapolis, Ind.....	
✓ Lititz Mutual Ins. Co.....	Lititz, Pa.....	J. M. Zachary, Chaflotte, N. C.
✓ Lumbermen's Mutual Ins. Co.....	Mansfield, Ohio.....	
✓ Lumber Mutual Fire Ins. Co.....	Boston, Mass.....	
✓ Mecklenburg Farm. Mut. Fire Ins. Co.....	Charlotte, N. C.....	J. M. Zachary, Chaflotte, N. C.
✓ Merchants & Business Men's Mut. Fire Ins. Co.	Harrisburg, Pa.....	

FIRE AND FIRE AND MARINE COMPANIES—MUTUALS—CONTINUED

NAME OF COMPANY	HOME OFFICE	N. C. MANAGER OR GENERAL AGENT
Merrimack Mutual Fire Ins. Co.....	Andover, Mass.....	
Michigan Millers Mut. Fire Ins. Co.....	Lansing, Mich.....	
Middlesex Mut. Fire Ins. Co.....	Concord, Mass.....	C. H. Litaker, Charlotte, N. C.
Mill Owners Mut. Fire Ins. Co. of Iowa.....	Des Moines, Iowa.....	E. N. Pearce, Burlington, N. C.
Millers Mut. Fire Ins. Assn. of Ill.....	Alton, Ill.....	J. M. Zachary, Charlotte, N. C.
Millers Mutual Fire Ins. Co. of Texas.....	Fort Worth, Texas.....	
Millers Mutual Fire Ins. Co.....	Harrisburg, Pa.....	
Millers National Ins. Co.....	Chicago, Ill.....	
Mutual Auto Fire Ins. Co.....	Harleysville, Pa.....	
Mutual Fire Ins. Co. in Hartford Co.....	Bel Air, Md.....	
Mutual Implement & Hdw. Ins. Co.....	Owantonna, Minn.....	B. L. Biggers, Winston-Salem, N. C.
Nat. Mutual Ins. Co.....	Celina, Ohio.....	
National Retailers Mut. Ins. Co.....	Glen Cove, N. Y.....	
New York Central Mut. Fire Ins. Co.....	Edmeston, N. Y.....	
Norfolk & Dedham Mut. Fire Ins. Co.....	Dedham, Mass.....	
Northwestern Mutual Fire Assn.....	Seattle, Wash.....	J. M. Battle, Raleigh, N. C.
Pawtucket Mutual Fire Ins. Co.....	Pawtucket, R. I.....	
Penn. Lumbermens Mut. Fire Ins. Co.....	Philadelphia, Pa.....	
Penn. Millers Mutual Fire Ins. Co.....	Wilkes-Barre, Pa.....	
Penn. Mutual Fire Ins. Co.....	West Chester, Pa.....	
Preferred Mut. Fire Ins. of Chenango Co.....	New Berlin, N. Y.....	
Rowan Mut. Fire Ins. Co.....	Salisbury, N. C.....	
Stanly Mutual Fire Ins. Co.....	Albemarle, N. C.....	
Traders & Mechanics Ins. Co.....	Lowell, Mass.....	Preston P. Phillips, Durham, N. C.
Union Mutual Fire Ins. Co.....	Providence, R. I.....	H. C. Wolfe, Jr., Charlotte, N. C.
United Mutual Fire Ins. Co.....	Boston, Mass.....	Harry B. Caldwell, Greensboro, N. C.
Washington County Fire Ins. Co.....	Washington, Pa.....	Allen B. Welborn, High Point, N. C.
Western Millers Mut. Fire Ins. Co.....	Kansas City, Mo.....	

RECIPROCAL OR INTERINSURANCE EXCHANGES

NAME OF COMPANY	HOME OFFICE	N. C. MANAGER OR GENERAL AGENT
Affiliated Underwriters.....	New York City.....	
Casualty Reciprocal Exchange.....	Kansas City, Mo.....	
Consolidated Underwriters.....	Kansas City, Mo.....	
Individual Underwriters.....	New York City.....	
Lumbermen's Underwriting Alliance.....	Kansas City, Mo.....	
New York Reciprocal Underwriters.....	New York City.....	
Reciprocal Exchange.....	Kansas City, Mo.....	
Universal Underwriters.....	Kansas City, Mo.....	
Warner Reciprocal Insurers.....	Chicago, Ill.....	

II. LIFE COMPANIES—LEGAL RESERVE, STOCK AND MUTUAL

NAME OF COMPANY	HOME OFFICE	N. C. MANAGER OR GENERAL AGENT
Acacia Mutual Life Insurance Co.....	Washington, D. C.....	
Ætna Life Ins. Co.....	Hartford, Conn.....	Upshaw & Richardson, Raleigh, N. C.
American National Ins. Co.....	Galveston, Texas.....	W. H. Bell, Raleigh, N. C.
Atlantic Life Ins. Co.....	Richmond, Va.....	Fred Dixon, Raleigh, N. C.
Bankers Life Co.....	Des Moines, Iowa.....	
Columbian National Life Ins. Co.....	Boston, Mass.....	J. L. Atkins, Durham, N. C.
Connecticut General Life Ins. Co.....	Hartford, Conn.....	W. N. Perry, Raleigh, N. C.
Connecticut Mutual Life Ins. Co.....	Hartford, Conn.....	Wm. T. Beaty, Raleigh, N. C.
Continental Assurance Co.....	Chicago, Ill.....	

II. LIFE COMPANIES—LEGAL RESERVE, STOCK AND MUTUAL—CONTINUED

NAME OF COMPANY	HOME OFFICE	N. C. MANAGER OR GENERAL AGENT
Continental Life of D. C. Ins. Co.....	Washington, D. C.....	H. W. Williamson, Raleigh, N. C.
Credit Life Ins. Co.....	Springfield, Ohio.....	
Durham Life Ins. Co.....	Raleigh, N. C.....	
Equitable Life Assur. Society of the U. S.....	New York, N. Y.....	Jno. Pasco, Raleigh, N. C.
Expressmen's Mutual Life Ins. Co.....	New York.....	L. E. Terrell, Charlotte, N. C.
Farm Bureau Life Ins. Co.....	Columbus, Ohio.....	W. A. White, Raleigh, N. C.
Federal Life Ins. Co.....	Chicago, Ill.....	P. M. Edge, Charlotte, N. C.
Fidelity Mutual Life Ins. Co.....	Philadelphia, Pa.....	R. A. Hunter, Raleigh, N. C.
Franklin Life Ins. Co.....	Springfield, Ill.....	
General American Life Ins. Co.....	St. Louis, Mo.....	
Great Northern Life Ins. Co.....	Milwaukee, Wis.....	J. W. Thurman, Wilmington, N. C.
Guardian Life Ins. Co. of America.....	New York City.....	L. H. Cherry, Jr., Charlotte, N. C.
Home Life Ins. Co.....	New York.....	John J. Eichhorn, Greensboro, N. C.
Home Security Life Ins. Co.....	Durham, N. C.....	
Imperial Life Ins. Co.....	Asheville, N. C.....	
Jefferson Standard Life Ins. Co.....	Greensboro, N. C.....	
John Hancock Mutual Life Ins. Co.....	Boston, Mass.....	Jas. B. Rowe, Charlotte, N. C.
Kansas City Life Ins. Co.....	Kansas City, Mo.....	
Liberty Life Ins. Co.....	Greenville, S. C.....	R. T. Taylor, Durham, N. C.
Life Insurance Co. of Virginia.....	Richmond, Va.....	S. C. Chandler, Charlotte, N. C.
Life and Casualty Ins. Co. of Tenn.....	Nashville, Tenn.....	
Lincoln National Life Ins. Co.....	Fort Wayne, Ind.....	M. W. Peterson, Charlotte, N. C.
Maryland Life Ins. Co.....	Baltimore, Md.....	J. M. Clark, Winston-Salem, N. C.
Massachusetts Mutual Life Ins. Co.....	Springfield, Mass.....	Alvin T. Haley, Greensboro, N. C.
Mass. Protective Life Assur. Co.....	Worcester, Mass.....	Ben McNabb, Greensboro, N. C. & E. T. Edgerton, Asheville, N. C.
Metropolitan Life Ins. Co.....	New York City.....	Jos. Bland, Salisbury, N. C.
Midland Mutual Life Ins. Co.....	Columbus, Ohio.....	Kinney & Gooze, Winston-Salem, N. C.
Minnesota Mutual Life Ins. Co.....	St. Paul, Minn.....	
Morris Plan Insurance Society.....	New York City.....	
Mutual Benefit Life Ins. Co.....	Newark, N. J.....	Wm. H. Gaither, Charlotte, N. C.
Mutual Life Ins. Co. of N. Y.....	New York City.....	Stanley K. McAfee, Charlotte, N. C.
National Life Ins. Co.....	Montpelier, Vt.....	A. M. McGlamery, Greensboro, N. C.
New England Mutual Life Ins. Co.....	Boston, Mass.....	E. C. McGinnis, Raleigh, N. C.
New York Life Ins. Co.....	New York City.....	Chas L. Gibbs, Jr., Charlotte, N. C.
North Carolina Mutual Life Ins. Co.....	Durham, N. C.....	
Northwestern Mutual Life Ins. Co.....	Milwaukee, Wis.....	L. W. Norton, Durham, N. C.
Occidental Life Ins. Co.....	Raleigh, N. C.....	
Ohio State Life Ins. Co.....	Columbus, Ohio.....	
Old Republic Credit Life Ins. Co.....	Chicago, Ill.....	
Pacific Mutual Life Ins. Co.....	Los Angeles, Cal.....	G. W. Patterson, Charlotte, N. C.
Pan American Life Ins. Co.....	New Orleans, La.....	D. R. McBrayer, Shelby, N. C.
Paul Revere Life Ins. Co.....	Worcester, Mass.....	Ben McNabb, Greensboro, N. C. & E. T. Edgerton, Asheville, N. C.
Penn. Mutual Life Ins. Co.....	Philadelphia, Pa.....	Oliver F. Roddey, Charlotte, N. C.
Philadelphia Life Insurance Co.....	Philadelphia, Pa.....	R. Spence Plummer, Raleigh, N. C.
Phoenix Mutual Life Ins. Co.....	Hartford, Conn.....	B. Scott Blanton, Charlotte, N. C.
Pilot Life Ins. Co.....	Greensboro, N. C.....	
Protective Life Ins. Co.....	Birmingham, Ala.....	E. W. Stalvey, Raleigh, N. C.
Provident Life and Accident Ins. Co.....	Chattanooga, Tenn.....	
Provident Mutual Life Ins. Co. of Phila.....	Philadelphia, Pa.....	P. W. Schenck, Greensboro, N. C.
Prudential Ins. Co. of America.....	Neward, N. J.....	F. R. Baker, Asheville, N. C.
Pyramid Life Ins. Co.....	Charlotte, N. C.....	
Reliance Life Ins. Co. of Pittsburgh.....	Pittsburgh, Pa.....	A. L. Roberts, Charlotte, N. C.
Reserve Loan Life Ins. Co. of Texas.....	Dallas, Texas.....	
Security Life and Trust Co.....	Winston-Salem, N. C.....	
Security Mutual Life Ins. Co.....	Binghamton, N. Y.....	J. W. Forbes, Tarboro, N. C.
Shenandoah Life Ins. Co.....	Roanoke, Va.....	J. W. Mann, Charlotte, N. C.
Southern-Dixie Life Ins. Co.....	Greensboro, N. C.....	

II. LIFE COMPANIES—LEGAL RESERVE, STOCK AND MUTUAL—CONTINUED

NAME OF COMPANY	HOME OFFICE	N. C. MANAGER OR GENERAL AGENT
State Capital Life Ins. Co.....	Raleigh, N. C.....	
State Farm Life Ins. Co.....	Bloomington, Ill.....	
State Life Ins. Co.....	Indianapolis, Ind.....	L. H. Cherry, Sr., Southern Pines, N. C.
State Mut. Life Assur. Co. of Worcester.....	Worcester, Mass.....	C. H. Simms, Greensboro, N. C.
Sun Life Assurance Co. of Canada.....	Montreal, Canada.....	D. M. Cowan, Greensboro, N. C.
Travelers Ins. Co.....	Hartford, Conn.....	G. F. Welsh, Charlotte, N. C.
Union Central Life Ins. Co.....	Cincinnati, Ohio.....	Lloyd Williams, Raleigh, N. C.
United Benefit Life Ins. Co.....	Omaha, Neb.....	R. A. Patten, Winston-Salem, N. C.
United Life and Accident Ins. Co.....	Concord, N. H.....	Geo. L. Jordan, Kinston, N. C.
Volunteer State Life Ins. Co.....	Chattanooga, Tenn.....	Thos. Smith, Charlotte, N. C.
Washington National Ins. Co.....	Evanston, Ill.....	R. Q. Mitchell, Charlotte, N. C.

LIFE COMPANIES—ASSESSMENT

NAME OF COMPANY	HOME OFFICE	N. C. MANAGER OR GENERAL AGENT
Liberty Mutual Ins. Co.....	Charlotte, N. C.....	
Winston Mutual Life Ins. Co.....	Winston-Salem, N. C.....	

III. MISCELLANEOUS COMPANIES

NAME OF COMPANY	HOME OFFICE	N. C. MANAGER OR GENERAL AGENT
Accident & Casualty Ins. Co.....	New York, N. Y.....	
Etna Casualty and Surety Co.....	Hartford, Conn.....	
Etna Life Ins. Co. (Accident).....	Hartford, Conn.....	
Allstate Ins. Co.....	Chicago, Ill.....	D. M. Rader, Burlington, N. C.
American Automobile Ins. Co.....	St. Louis, Mo.....	L. H. Gorrell, Greensboro, N. C.
American Bonding Co. of Baltimore.....	Baltimore, Md.....	
American Casualty Co. of Reading, Pa.....	Reading, Pa.....	
American Credit Indemnity Co. of N. Y.....	Baltimore, Md.....	Vance E. Wrinkle, Charlotte, N. C.
American Employers' Ins. Co.....	Boston, Mass.....	R. Staley Baylor, Greensboro, N. C.
American Fidelity & Casualty Co., Inc.....	Richmond, Va.....	
American Fire & Casualty Co.....	Orlando, Fla.....	
American Guarantee & Liability Ins. Co.....	New York.....	J. E. Davis, Winston-Salem, N. C.
American Indemnity Co.....	Galveston, Texas.....	T. C. Autrey, Asheville, N. C.
American Motorists Ins. Co.....	Chicago, Ill.....	D. E. Evans, Greensboro, N. C.
American Mutual Liability Ins. Co.....	Boston, Mass.....	A. A. Hyatt, Charlotte, N. C.
American Policyholders Ins. Co.....	Boston, Mass.....	W. J. Anderson, Greensboro, N. C.
American Surety Co. of N. Y.....	New York City.....	
Arex Ind. Co.....	New York.....	Oscar Leach, Raleigh, N. C.
Associated Indemnity Corporation.....	San Francisco, Cal.....	Baylor's Ins. Service, Burlington, N. C.
Bankers Indemnity Ins. Co.....	Newark, N. J.....	C. A. Holt, Greensboro, N. C.
Benefit Assn. of Ry. Emp. Ins. Co.....	Chicago, Ill.....	O. G. Eubanks, Salisbury, N. C.
Bituminous Casualty Corp.....	Rock Island, Ill.....	J. P. Spillman, Charlotte, N. C.
Carolina Casualty Co.....	Burlington, N. C.....	
Car & Gen'l Ins. Co., Ltd.....	London, England.....	
Central Surety & Ins. Corp.....	Kansas City, Mo.....	F. M. Harper, Jr., Raleigh, N. C.
Century Indemnity Co.....	Hartford, Conn.....	P. W. D. Jones, Charlotte, N. C.
Coal Operators Casualty Co.....	Pittsburgh, Pa.....	Baylor's Ins. Service, Burlington, N. C.
Colonial Life and Acc. Ins. Co.....	Columbia, S. C.....	
Columbia Casualty Co.....	New York.....	Jas. E. Gay, Jr., Winston-Salem, N. C.
Columbian Nat. Life Ins. Co. (Acc.).....	Boston, Mass.....	
Combined Mutual Casualty Co.....	Chicago, Ill.....	
Commercial Casualty Ins. Co.....	Newark, N. J.....	Winslon S. Colwell, Greensboro, N. C.
Connecticut Gen. Life Ins. Co. (Acc.).....	Hartford, Conn.....	

III. MISCELLANEOUS COMPANIES—CONTINUED

NAME OF COMPANY	HOME OFFICE	N. C. MANAGER OR GENERAL AGENT
Connecticut Indemnity Co.....	New Haven, Conn.....	J. C. Leech, Charlotte, N. C.
Continental Casualty Co.....	Hammond, Ind.....	
Eagle Indemnity Co.....	New York, N. Y.....	Linda H. Correll, Greensboro, N. C.
Employers Mutual Casualty Co.....	Des Moines, Iowa.....	
Employers' Reinsurance Corp.....	Kansas City, Mo.....	Thos. W. Adickes, Raleigh, N. C.
Employers' Liability Assur. Corp., Ltd.....	Boston, Mass.....	R. S. Baylor, Greensboro, N. C.
Employers Mut. Liability Ins. Co. of Wis.....	Wausau, Wis.....	C. E. Whisman, Charlotte, N. C.
Equitable Life Assur. Society (Acc.).....	New York City.....	
Excess Ins. Co. of America.....	New York, N. Y.....	
Factory Mut. Liab. Ins. Co. of Amer.....	Providence, R. I.....	
Farm Bureau Mutual Auto Ins. Co.....	Columbus, Ohio.....	W. A. White, Raleigh, N. C.
Federal Life (Accident) Ins. Co.....	Chicago, Ill.....	
Fidelity and Casualty Co. of N. Y.....	New York City.....	
Fidelity and Deposit Co. of Md.....	Baltimore, Md.....	
Firemans Fund Indemnity Co.....	San Francisco, Cal.....	James R. Hinton, Greensboro, N. C.
Gen. Accdt. Fire & Life Assur. Cpn. Ltd.....	Philadelphia, Pa.....	F. L. Fry & Co., Inc., Greensboro, N. C.
General Casualty Co. of America.....	Seattle, Wash.....	
General Reinsurance Corp.....	New York.....	J. E. Mitchell, Greensboro, N. C.
Glen Falls Indemnity Co.....	Glen Falls, N. Y.....	Smithdeal Co., Inc., Winston-Salem, N. C.
Globe Indemnity Co.....	New York City.....	O'Berry & McCulloch, Goldsboro, N. C.
Great American Indemnity Co.....	New York City.....	Connor, Williams, Moore, Raleigh, N. C.
Hardware Indemnity Ins. Co. of Minn.....	Minneapolis, Minn.....	
Hardware Mutual Casualty Co.....	Stevens Point, Wis.....	B. L. Biggers, Winston-Salem, N. C.
Hartford Accident and Indemnity Co.....	Hartford, Conn.....	Thos. Griffith & Co., Charlotte, N. C.
Hartford Live Stock Ins. Co.....	New York.....	
Hartford Steam-Boil. Insp. & Ins. Co.....	Hartford, Conn.....	Jas. Southgate & Sons, Durham, N. C.
Harleysville Mutual Casualty Co.....	Harleysville, Pa.....	
Home Indemnity Co.....	New York City.....	J. A. Carruth, Charlotte, N. C.
Indemnity Ins. Co. of North America.....	Philadelphia, Pa.....	
Inter-Ocean Casualty Co.....	Cincinnati, Ohio.....	F. W. Sarles, Greensboro, N. C.
Iowa Mutual Liability Ins. Co.....	Cedar Rapids, Iowa.....	
John Hancock Mut. Life Ins. Co. (Acc.).....	Boston, Mass.....	
Keystone Mutual Casualty Co.....	Pittsburgh, Pa.....	
Lawyers Title Ins. Corp.....	Richmond, Va.....	
Liberty Mutual Ins. Co.....	Boston, Mass.....	G. S. Chesick, Charlotte, N. C.
London Guarantee and Accdt. Co., Ltd.....	New York City.....	John Peacock, High Point, N. C.
Lumbermen's Mutual Casualty Co.....	Chicago, Ill.....	D. E. Evans, Greensboro, N. C.
Lumber Mutual Casualty Ins. Co. of N. Y.....	New York City.....	John S. McEachern, Raleigh, N. C.
Manufactures' Casualty Ins. Co.....	Philadelphia, Pa.....	
Maryland Casualty Co.....	Baltimore, Md.....	Adams & Coleman, Asheville, N. C.
Mass. Bonding and Ins. Co.....	Boston, Mass.....	J. O. Cobb & Co., Durham, N. C.
Massachusetts Protective Assn., Inc.....	Worcester, Mass.....	Ben McNabb, Greensboro, N. C. & E. T. Edgerton, Asheville, N. C.
Metropolitan Casualty Ins. Co. of N. Y.....	Newark, N. J.....	Stanley W. Mohr, Greensboro, N. C.
Metropolitan Life Ins. Co. (Accdt.).....	New York City.....	
Mutual Ben. Health and Acc. Assn.....	Omaha, Neb.....	R. A. Patten, Winston-Salem, N. C.
Mutual Boiler Ins. Co.....	Boston, Mass.....	A. H. Barber, Charlotte, N. C.
National Accident and Health Ins. Co.....	Philadelphia, Pa.....	E. E. Ulrich, Raleigh, N. C.
National Casualty Co.....	Detroit, Mich.....	L. M. Goodwin, Greensboro, N. C.
National Grange Mutual Liability Co.....	Keene, N. H.....	H. B. Caldwell, Greensboro, N. C.
National Surety Corporation.....	New York City.....	Grahame Duce, Greensboro, N. C.
New Amsterdam Casualty Co.....	Baltimore, Md.....	Thos. Griffith, Charlotte, N. C.
New York Casualty Co.....	New York, N. Y.....	
North American Accident Ins. Co.....	Chicago, Ill.....	Susan B. Long, Charlotte, N. C.
Ohio Casualty Ins. Co.....	Hamilton, Ohio.....	J. Elwood Mitchell, Greensboro, N. C.
Pacific Employers Ins. Co.....	Los Angeles, Cal.....	Mrs. J. C. Boring, Elizabethtown, N. C.
Pacific Mutual Life Ins. Co. (Accdt.).....	Los Angeles, Cal.....	G. W. Patterson, Charlotte, N. C.
Peerless Cas. Co.....	Keene, N. H.....	Don J. Kelleher, Charlotte, N. C.

III. MISCELLANEOUS COMPANIES—CONTINUED

NAME OF COMPANY	HOME OFFICE	N. C. MANAGER OR GENERAL AGENT
Penn Threshermens & Farmers Mutual Casualty Ins. Co.....	Harrisburg, Pa.....	
Pennsylvania Casualty Co.....	Philadelphia, Pa.....	P. C. Baylor, Burlington, N. C.
Phoenix Indemnity Co.....	New York City.....	McPherson & Barnes, Raleigh, N. C.
Preferred Accident Ins. Co. of N. Y.....	New York City.....	
Provident Life and Acc. (Accident).....	Chattanooga, Tenn.....	
Prudential of America (Accident).....	Newark, N. J.....	
Public Service Mutual Ins. Co.....	New York, N. Y.....	
Reliance Life (Accident).....	Pittsburgh, Pa.....	
Royal Indemnity Co.....	New York.....	
Saint Paul Mercury Indemnity Co.....	St. Paul, Minn.....	R. W. Carter, Charlotte, N. C.
Seaboard Surety Co.....	New York.....	Thos. W. Adickes, Raleigh, N. C.
Security Mutual Casualty Co.....	Chicago, Ill.....	J. E. Maxey, Greensboro, N. C.
Service Casualty Co. of N. Y.....	New York, N. Y.....	
Shelby Mutual Cas. Co. of Shelby, Ohio.....	Chicago, Ill.....	Paul Dubuc, Greensboro, N. C.
Southern Fidelity Mutual Ins. Co.....	Durham, N. C.....	A. M. Shearin, Durham, N. C.
Standard Accident Ins. Co.....	Detroit, Mich.....	T. F. Southgate, Durham, N. C.
Standard Surety & Cas. Co. of N. Y.....	New York, N. Y.....	P. W. D. Jones, Charlotte, N. C.
State Automobile Mutual Ins. Co.....	Columbus, Ohio.....	
State Farm Mut. Auto Ins. Co.....	Bloomington, Ill.....	
Sun Indemnity Co.....	New York, N. Y.....	
Travelers (Accident).....	Hartford, Conn.....	E. B. Dudley, Charlotte, N. C.
Travelers Indemnity Co.....	Hartford, Conn.....	Gustav L. Daniels, Charlotte, N. C.
United States Casualty Co.....	New York City.....	
U. S. Fidelity and Guaranty Co.....	Baltimore, Md.....	J. G. Pardee, Charlotte, N. C.
United States Guaratee Co.....	New York.....	Walter Lambeth, Charlotte, N. C.
Utica Mutual Ins. Co.....	Utica, N. Y.....	
Virginia Auto Mutual Ins. Co.....	Richmond, Va.....	I. M. Bailey, Raleigh, N. C.
Virginia Surety Co., Inc.....	Toledo, Ohio.....	
Washington National (Accident).....	Chicago, Ill.....	
World Ins. Co.....	Omaha, Neb.....	Hooper Bros., Winston-Salem, N. C.
Yorkshire Ind. Co. of N. Y.....	New York.....	E. L. Hearne, Greensboro, N. C.
Zurich General Ac. & Liab. Ins. Co., Ltd.....	Chicago, Ill.....	J. E. Davis, Winston-Salem, N. C.

FRATERNAL ORDERS OR SOCIETIES

Aid Association for Lutherans.....	Appleton, Wis.
American Woodmen, Supreme Camp of the.....	Denver, Colorado
Firemen's Fraternal Ins. Fund of the State of N. C., State Firemen's Assn.....	Concord, N. C.
Independent Order St. Luke, Right Worthy Grand Council.....	Richmond, Va.
Jr. O. U. A. M. of the U. S. of America, Nat'l Council of the.....	Philadelphia, Pa.
Knights of Columbus.....	New Haven, Conn.
Lutheran Brotherhood.....	Minneapolis, Minn.
Maccabees, The.....	Detroit, Mich.
Modern Woodmen of America.....	Rock Island, Ill.
Mutual Life Insurance Association.....	Richmond, Va.
National Fraternal Society of the Deaf.....	Oak Park, Ill.
N. C. State Camp, Patriotic Order Sons of America.....	Lexington, N. C.
Oasis and Omar Temples A. A. O. N. M. S., Widow's Fund of.....	Charlotte, N. C.
Order United Commercial Travelers of America.....	Columbus, Ohio
Royal Arcanum, Supreme Council of the.....	Boston, Mass.
Royal Clan, Order Scottish Clans.....	Boston, Mass.
Travelers Protective Association of America.....	St. Louis, Mo.
United Order of Tents, J. R. Giddings and Jollifree Union.....	Norfolk, Va.
Woman's Benefit Association.....	Port Huron, Mich.
Woodmen Circle, Supreme Forest.....	Omaha, Neb.
Woodmen of the World Life Ins. Society.....	Omaha, Neb.

RATING BUREAUS

Factory Mutual Rating Bureau.....	Providence, R. I.
Inland Marine Insurance Bureau.....	New York, N. Y.
Mutual Aircraft Conference.....	Chicago, Illinois
Mutual Casualty Insurance Rating Bureau.....	New York, N. Y.
Mutual Marine Conference.....	Chicago, Illinois
National Bureau of Cas. & Surety Und.....	New York, N. Y.
Towner Rating Bureau, Inc.....	New York, N. Y.

LIGHTNING ROD COMPANIES

St. Louis Lightning Protection Co.....	St. Louis, Mo.
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COLLECTION AGENCIES

Asheville Collection Bureau.....	Asheville, N. C.
Southern Service Company.....	Greensboro, N. C.

HOSPITALIZATION AGENCIES

Hospital Savings Ass'n of N. C., Inc.....	Chapel Hill, N. C.
Hospital Care Ass'n, Inc.....	Durham, N. C.
State Hospital Ass'n, Inc.....	Tarboro, N. C.

V. NONRESIDENT BROKERS

FIRM	NAME OF BROKER	ADDRESS
Adams, Holmes and Tharpe.....	Fort Adams.....	Atlanta, Ga.
Addis, Leonard M., & Co.....	Roy A. Taylor.....	Philadelphia, Pa.
Aiken and Company.....	John C. Hill.....	Florence, S. C.
Alexander & Alexander, Inc.....	C. B. Alexander & Wm. F. Alexander.....	Baltimore, Md.
Alexander, W. A., & Co.....	Fred J. Bristle.....	Chicago, Ill.
American Druggists' Fire Ins. Co., The.....	Ralph M. Crosson.....	Cincinnati, Ohio
Armstrong, A. T., Co.....	Collin Armstrong.....	Syracuse, N. Y.
Ashley, Egbert F., Co.....	Arthur L. Griffith.....	Rochester, N. Y.
Associated Agencies, Inc.....	Elmo G. Johnson.....	Chicago, Ill.
Atlantic Ins. Agency, Inc., The.....	Mrs. Essie R. Rumph.....	Columbia, S. C.
Augustine, R. B., Ins. Agency, Inc.....	R. B. Augustine.....	Richmond, Va.
Automobile Underwriters Corp. of Am.....	Dudley L. Webster.....	New York, N. Y.
Baker-Moore Agency.....	Howell M. Baker.....	Richmond, Va.
Banks & Page.....	Leon Banks.....	Norfolk, Va.
Barley, H. W., & Co., Inc.....	George D. Edwards.....	New York, N. Y.
Barry, J. Ramsay, & Co., Inc.....	Chase Ridgely.....	Baltimore, Md.
Bell, Inglesby & Backus.....	H. L. Backus, Jr.....	Savannah, Ga.
Benfield, Charles William, Inc.....	Charles Wm. Benfield.....	New York, N. Y.
Bennett, Clifford, W.....	Clifford W. Bennett.....	Philadelphia, Pa.
Bennett & Edwards, Inc.....	C. P. Edwards, Jr.....	Kingsport, Tenn.
Berman, I., Co.....	I. Berman Co.....	Montgomery, Ala.
Biedler, Ashby Lee, Inc.....	Ashby Lee Biedler.....	New York, N. Y.
Bilkey, H. E., Corp.....	H. Edw. Bilkey.....	New York, N. Y.
Bischoff, August.....	August Bischoff.....	New York, N. Y.
Blaise de Sibour, J., & Co.....	J. Blaise de Sibour.....	Washington, D. C.
Blakey, Benjamin W.....	Benjamin W. Blakey.....	New York, N. Y.
Bleichroeder, Bing & Co., Inc.....	Ernst Bing.....	New York, N. Y.
Bloom, J. M., Inc.....	Naomi C. Boase.....	Detroit, Mich.
Bloomberg & Yourdon.....	M. L. Bloomberg.....	Richmond, Va.

V NONRESIDENT BROKERS—CONTINUED

FIRM	NAME OF BROKER	ADDRESS
Boehmer, Walter.....	Walter Boehmer.....	St. Louis, Mo.
Boit, Dalton & Church.....	Frederic C. Church.....	Boston, Mass.
Bonaventure, Eugene J.....	Eugene J. Bonaventure.....	New York, N. Y.
Bond, J. Sullivan.....	A. Guerard Bond.....	Savannah, Ga.
Bott, W. M., & Co.....	W. M. Bott.....	Norfolk, Va.
Bowen, R. B., & Co.....	Geo. V. Kane.....	Houston, Texas
Boyce, Edmund J.....	Edmund J. Boyce.....	St. Louis, Mo.
Boyle, Thos. B., Agency.....	Thos. B. Boyle.....	Columbia, S. C.
Branch, Wm. H., & Co.....	Wm. H. Branch.....	Richmond, Va.
Brewster-Badeau & Co., Inc.....	Terence C. Brady.....	Newark, N. J.
Broderick, Corp.....	David F. Broderick.....	New York, N. Y.
Brokerage Service Corp.....	Chas M. Undertmark.....	Baltimore, Md.
Brown, Crosby & Co., Inc.....	Lester D. Egbert.....	New York, N. Y.
Brown, Willard S., & Co., Inc.....	Louis B. Jeffers.....	New York, N. Y.
Bryant, Thomas T.....	Thomas T. Bryant.....	Cincinnati, Ohio
Brumfield, C. Preston.....	C. Preston Brumfield.....	Roanoke, Va.
Bryant, Curtis, Inc. Agency.....	Curtis H. Bryant.....	Atlanta, Ga.
Buckley, Thomas W.....	Thomas W. Buckley.....	New York, N. Y.
Burch-Hodges-Stone, Inc.....	Rieves S. Hodnett.....	Martinsville, Va.
Burke & Price.....	C. Grattan Price.....	Harrisonburg, Va.
Burroughs, Benjamin B.....	B. B. Burroughs.....	Norfolk, Va.
Bush, W. W.....	W. W. Bush.....	Augusta, Ga.
Byrnes-McCaffrey, Inc.....	Milton F. McCaffrey.....	Detroit, Mich.
Callaghan, Wm. D., Inc.....	L. E. White.....	Cleveland, Ohio
Campbell, W. D., & Son, Inc.....	W. D. Campbell, Jr.....	Lynchburg, Va.
Carr, Leo H.....	Leo H. Carr.....	New York, N. Y.
Carr, Francis C., & Co., Inc.....	Francis C. Carr.....	New York, N. Y.
Carse, Byron, A.....	Byron A. Carse.....	Detroit, Mich.
Catlin, Jas. T., & Son Co., Inc.....	Jas. T. Catlin, Jr.....	Danville, Va.
Chappell, John R., Jr., Agency.....	John R. Chappell, Jr.....	Richmond, Va.
Cherry, Paul N.....	Paul N. Cherry.....	Washington, D. C.
Chester, Sam H.....	Sam H. Chester.....	Chattanooga, Tenn.
Citizens Ins. Agency, Inc.....	Geo. W. Brown.....	Anderson, S. C.
City Underwriting Agency, Inc.....	Peter A. Becher.....	New York, N. Y.
Claiborne, Goodridge & Goddin.....	Fergus A. Goodridge.....	Richmond, Va.
Clark, Lawrence I.....	Lawrence I. Clarke.....	Locust, N. J.
Cochran, J. Edward, & Co.....	J. Edward Cochran.....	Hagerstown, Md.
Sidney Cohen.....	Sidney Cohen.....	New York, N. Y.
Cohen, H., Agency.....	Adrian Cohen.....	Augusta, Ga.
Cole, Sanford & Whitmire.....	(Atwood Cole, Homer Sanford & J. P. Whitmire).....	Atlanta, Ga.
Connor, Aloysius P.....	Aloysius P. Connor.....	Philadelphia, Pa.
Cooper, Coffman & Brooks, Inc.....	Paul R. Brooks.....	Knoxville, Tenn.
Corroon & Co., Inc., R. A.....	James F. Corroon.....	New York, N. Y.
Corsa & Son, Andrew J.....	Stanley J. Corsa.....	Brooklyn, N. Y.
Cottrell, Inc., R. Stuart.....	R. Stuart Cottrell.....	Richmond, Va.
Cox & Goodridge.....	T. S. Goodridge.....	Danville, Va.
Cullen-Schulting, Inc.....	Douglas J. Cullen.....	Passaic, N. J.
Curtin & Brookie.....	Benjamin Harrigan.....	Philadelphia, Pa.
Curtin & Brookie.....	Earle E. Baruch.....	Philadelphia, Pa.
Curtin & Brookie.....	Joshua Nuttall.....	Philadelphia, Pa.
Curtin & Brookie.....	Charles P. Cunningham.....	Philadelphia, Pa.
Curtin & Brookie.....	Joseph F. Baberich.....	Philadelphia, Pa.
Cushman & Co., Henry S.....	Henry S. Cushman.....	St. Louis, Mo.
Dance & Co., W. J.....	W. J. Dance.....	Danville, Va.
Dargan, Whittington & Conner, Inc.....	John L. Conner.....	Atlanta, Ga.
Darlington, C. P. & D.....	Clinton P. Darlington.....	New York, N. Y.
Davenport Ins. Corp.....	W. O. Wilson.....	Richmond, Va.
Davis, Dorland & Co.....	Clarence E. Cooper.....	New York, N. Y.

V. NONRESIDENT BROKERS—CONTINUED

FIRM	NAME OF BROKER	ADDRESS
Davis, Dorland & Co.	Raymond P. Dorland	New York, N. Y.
Dawley & Co., W. B.	W. B. Dawley	Norfolk, Va.
DeJarnette & Paul	Ed. T. DeJarnette	Richmond, Va.
DeLanoy, Kipp & Swan, Inc.	Drake De Lanoy	New York, N. Y.
Despard & Co., Inc.	Clement L. Despard	New York, N. Y.
Detroit Ins. Agency	George W. Carter	Detroit, Mich.
Dey & Sons, Geo. W.	Calvert R. Dey	Norfolk, Va.
Dickey-Mangham Co.	J. H. Hartley	Atlanta, Ga.
Dillon Agency, J. G.	George F. Dillon	Philadelphia, Pa.
Dobie, Bell & Henderson, Inc.	Thom W. Henderson	Norfolk, Va.
Dooley, H. Jordan	H. Jordan Dooley	Philadelphia, Pa.
Dunlap & Company	James C. Dunlap	Atlanta, Ga.
Dunn & Fowler	William T. Dunn	New York, N. Y.
East Coast Real Estate Co.	Clinton K. Weyer	Philadelphia, Pa.
Edwards, George, & Co., Inc.	Harry L. Geyer	Pittsburgh, Pa.
Elford Agency	J. T. Hudson	Spartanburg, S. C.
Eliel & Loeb Company	Hamilton M. Loeb	Chicago, Ill.
Ellison, David S., Agency	David S. Ellison, Sr.	Columbia, S. C.
Evans, Oscar G.	Oscar G. Evans	Danville, Va.
Fairfield & Ellis	Franklin T. Towe	Boston, Mass.
Farjeon, Ballin & Co.	Richard J. Follis	New York, N. Y.
Farmer & Ochs, Inc.	Henry Farmer	New York, N. Y.
Field & Cowles	John J. Cornish	Boston, Mass.
Finley & Co., Lowery D.	Lowery D. Finley	Norfolk, Va.
Fletcher & Associates, John Z.	John Z. Fletcher	Jacksonville, Fla.
Flynn, Harrison & Conroy	William C. Thomas	New York, N. Y.
Ford, Vernon O.	Vernon O. Ford	Suffolk, Va.
Foster Co., Inc., A. M.	Anne M. Foster	New York, N. Y.
Frenkel & Co., Inc.	Leo S. Frenkel	New York, N. Y.
Furman Co., Alester G.	Broadus Bailey	Greenville, S. C.
Furze, George	George Furze	New York, N. Y.
Gaston, Inc., Frederick K.	Frederick K. Gaston, Jr.	New York, N. Y.
Gauer, Joseph A.	Joseph A. Gauer	Chicago, Ill.
Geffen, Joseph	Joseph Geffen	New York, N. Y.
General Underwriters, Inc.	Charles Leroy Nevens	Detroit, Mich.
Gibson, Moore & Sutton, Inc.	E. D. Johnson	Richmond, Va.
Giles, Leonard D.	Leonard D. Giles	New York, N. Y.
Gilmour, Rothery & Co.	Reginald A. Benting	New York, N. Y.
Goldsmith & Freund, Inc.	Max Goldsmith	New York, N. Y.
Goodridge & Son, Wm. E.	William E. Goodridge	New York, N. Y.
Gradman Agency, Inc., David J.	David J. Gradman	Chicago, Ill.
Graham, Bernard W.	Bernard W. Graham	New York, N. Y.
Gravely Brothers	A. R. Gravely	Danville, Va.
Griswold & Co., Inc.	John C. Griswold	New York, N. Y.
Grossman Co.	Harry N. Grossman	New York, N. Y.
Haas & Dodd	Herman J. Haas	Atlanta, Ga.
Haines, Jones & Co.	Hugh Hill	Savannah, Ga.
Hall & Co., Inc., Frank B.	Arne Foss	New York, N. Y.
Hanlon, Thomas E.	Thomas E. Hanlon	Cincinnati, Ohio
Hardacre Co., B. E.	B. E. Hardacre	Jacksonville, Fla.
Hargert & Co., Inc., C. L.	William W. Hargert	Ridgewood, N. J.
Harmon Agency, Inc.	R. L. Harmon	Oshkosh, Wis.
Harris, Morgan E.	Morgan E. Harris	New York, N. Y.
Hayes & Co., Martin A.	H. C. Cunningham	Nashville, Tenn.
Henderson Brothers, Inc.	Ralph F. Simpson	Pittsburgh, Pa.
Hodgkinson, William J.	William J. Hodgkinson	Maplewood, N. J.
Holcomb, Inc., Wilford	Wilford Holcomb	Akron, Ohio
Hooven-Pohlmeyer Co.	C. C. Hooven	Dayton, Ohio
Hopper, Inc., Elmer J.	Frank V. Carlough, Jr.	New York, N. Y.

V. NONRESIDENT BROKERS—CONTINUED

FIRM	NAME OF BROKER	ADDRESS
Houstoun, Bevan & Stevenson	L. A. Stevenson	Houston, Texas
Howington Co., E. F.	E. F. Howington	Atlanta, Ga.
Hubel, Fred J.	Fred J. Hubel	New York N. Y.
Hunt Co., C. M.	Clarence M. Hunt	Nashville, Tenn.
Hunter, Perry D.	Perry D. Hunter	Johnson City, Tenn.
Hurt & Quin, Inc.	Robert S. Quin	Atlanta, Ga.
Industrial Agency, Inc.	William H. Schulte	New York, N. Y.
Insurance Dept., American Bank & Trust Co.	Annie S. Boyer	Suffolk, Va.
Interstate Motor Carriers Agency	Philip D. Hefter	New York, N. Y.
Ison Co., Robert L.	Robert L. Ison	Atlanta, Ga.
James & Co., Fred S.	Elmer J. Schafer	Chicago, Ill.
Jamison & Co., Herbert L.	Herbert L. Jamison	New York, N. Y.
Johnson & Higgins	Courtlandt Otis	New York, N. Y.
Jones & Co., Herbert V.	Byron T. Shutz	Kansas City, Mo.
Jones & Sons, Inc., R. B.	Morton T. Jones	Kansas City, Mo.
Joseph Co., E. B.	W. F. Joseph	Montgomery, Ala.
Justice Ins. Co., Inc., M. H.	W. R. Simmons	Norfolk, Va.
Kaeser, Charles W., Jr.	Charles W. Kaeser, Jr.	Philadelphia, Pa.
Keary, James E.	James E. Keary	Boston, Mass.
Kemper, James S., Agency, Inc.	Joseph E. Magnus	Chicago, Ill.
Kennedy, Paul J.	Paul J. Kennedy	New York, N. Y.
Kirkpatrick-Thompson Co.	R. W. Thompson	Dallas, Texas
Knight & Bryant	Earl W. Bryant	Boykins, Va.
Kogler, John H.	John H. Kogler	New York, N. Y.
Kohne, John C., & Co.	Charles C. Kohne	Pittsburgh, Pa.
Laburnum Realty Corp.	W. H. Sanders, Jr.	Richmond, Va.
Lachman, Stanley, & Co.	Stanley Lachman	Chattanooga, Tenn.
Lankford, E. V.	E. V. Lankford	Emporia, Va.
Lawrence & Brownlee Agency	W. H. Lawrence	Anderson, S. C.
Lawton-Byrne-Bruner Ins. Agency Co.	Randall Foster	St. Louis, Mo.
Lazear, Meltz & Mittelman	Nyman B. Meltz	Atlanta, Ga.
Law, A. M., & Co.	S. F. Cannon	Spartanburg, S. C.
Lehnert, Griffin & Anderson, Inc.	W. Steuart Anderson	Baltimore, Md.
Levi, S. George, & Co.	Marc J. Katzenberg	Philadelphia, Pa.
Logue Bros. & Co., Inc.	W. Ray Thomas	Pittsburgh, Pa.
Lukens, Savage & Washburn	Lewis N. Lukens, Jr.	Philadelphia, Pa.
Lunsford, Chas., & Sons	James J. Izard	Roanoke, Va.
Lutz, Joseph F.	Joseph F. Lutz	Louisville, Ky.
Lutz, J. E., & Co.	John C. Jacobs	Knoxville, Tenn.
Lykes Bros. Ins. Agency	Glen Evins	Tampa, Fla.
Lyner, M. M.	M. M. Lyner	St. Louis, Mo.
Lynn, J. J.	J. J. Lynn	Kansas City, Mo.
McLaughlin, Edward F. C., & Co., Inc.	Edward F. C. McLaughlin	New York, N. Y.
McCoey & Schmitz, Inc.	Andrew J. Schmitz	New York, N. Y.
McConaughy Ins. Agency, The	Joseph McConaughy or Ester Cary McConaughy	Amelia, Va.
McCrory, Armstrong & Waters, Inc.	J. B. Waters	Jacksonville, Fla.
McMillan, John B.	John B. McMillan	Albany, N. Y.
Markham, W. H., & Co.	Charles H. Morrill	St. Louis, Mo.
Marsh & McLennan, Inc.	George E. Home	Indianapolis, Ind.
Marsh & McLennan, Inc.	William D. Maus	New York, N. Y.
Marsh & McLennan, Inc.	Charles W. Seabury	Chicago, Ill.
Martin Bros. & Co.	F. T. B. Martin	Omaha, Neb.
Maury, Donnelly & Parr, Inc.	Peter B. Wood	Baltimore, Md.
Mayper, The Jesse M. Organization	Jesse M. Mayper	New York, N. Y.
Maybank, Theodore D.	Theodore D. Maybank	Charleston, S. C.
Mehorter, Samuel A.	Samuel A. Mehorter	Newark, N. J.
Merrill, Wm. E.	William E. Merrill	Milwaukee, Wis.
Metzger, Samuel, Jr.	Samuel Metzger, Jr.	New York, N. Y.

V. NONRESIDENT BROKERS—CONTINUED

FIRM	NAME OF BROKER	ADDRESS
Middleton, Ingle & Co.	J. Addison Ingle	Charleston, S. C.
Miller, Harvey J.	Harvey J. Miller	Philadelphia, Pa.
Millikan, James R.	James R. Millikan	Cincinnati, Ohio
Moore, Inc., Ed. S.	C. L. Gandy	Birmingham, Ala.
Moore, Case, Lyman & Hubbard	Theodore G. Rockwell	Chicago, Ill.
Mosenthal & Son, Inc., H.	Thomas M. Sweeney	New York, N. Y.
Murray & Bros., Inc., R. F.	J. Milton Baker	New York, N. Y.
Mutual Insurance Agency, Inc.	Ruth G. Stout	Washington, D. C.
Norfolk Insurance Corporation	John T. Minter	Norfolk, Va.
Oberdorfer Insurance Agency, Inc.	Donald Oberdorfer	Atlanta, Ga.
O'Brien, Russell & Co.	Arthur J. Anderson	Boston, Mass.
Olson & Company, C. W.	C. W. Olson, Jr.	Chicago, Ill.
Page, R. Lee	R. Lee Page	Norfolk, Va.
Paige & Co., Inc., John C.	Oscar P. Wennstrom	New York, N. Y.
Parker Insurance Agency, Inc.	O. J. Parker, Jr.	Atlanta, Ga.
Pate, Carlton O.	Carlton O. Pate	New York, N. Y.
Perdue & Egleston	B. M. DuBose	Atlanta, Ga.
Perry Corp., W. J.	W. J. Perry	Staunton, Va.
Phillips, Inc., Doran	Harry N. Hellriegel	New York, N. Y.
Pieton-Cavanaugh	Robert D. Falconer	Toledo, Ohio
Pillow, G. E.	G. E. Pillow	Franklin, Va.
Pitcher, David E.	David E. Pitcher	New York, N. Y.
Platt, Youngman & Co.	Hulme, Thomas T.	Philadelphia, Pa.
Poor, Bowen, Bartlett & Kennedy, Inc.	Presley D. Bowen	Baltimore, Md.
Purvis, Nellie P.	Nellie P. Purvis	Quantico, Va.
Rathbone & Son, Inc., R. C.	Edward S. Brockie	New York, N. Y.
Rauh & Co., Frederick	Frederick Rauh	Cincinnati, Ohio
Rauschenberg, Inc., C. A.	C. A. Rauschenberg, Jr.	Atlanta, Ga.
Rebholz-Thielcke, Inc.	Andrew J. Rebholz	Milwaukee, Wis.
Reed, J. Homer	J. Homer Reed	Brooklyn, N. Y.
Reid, J. Chas.	J. Chas. Reid	Wellsburg, W. Va.
Reliance Insurance Agency, Inc.	Ballou, F. B.	Norfolk, Va.
Richter, Ferdinand W.	F. W. Richter	New York, N. Y.
Reihle & Co., Inc., John M.	Theo. M. Riehle	New York, N. Y.
Risse' & Co.	Ralph B. Risse'	New York, N. Y.
Robertson, J. Tabb	J. Tabb Robertson	Baltimore, Md.
Rodenbeck, Mark	Mark Rodenbeck	Indianapolis, Ind.
Rollins, Burdick, Hunter Co.	James F. Brennan	New York, N. Y.
Rose, Leonard J.	Leonard J. Rose	Chicago, Ill.
Rose & Lafoon Co.	Kenneth M. Mallory	Richmond, Va.
Rutherford Ins. Agency	Thomas Rutherford	Roanoke, Va.
Schiff, Terhune & Co., Inc.	William Schiff	New York, N. Y.
Schinnerer & Co., Victor O.	Victor O. Schinnerer	Washington, D. C.
Schmitz, Inc., Clemens F.	Clemens F. Schmitz, Jr.	New York, N. Y.
Southern Finance Corp.	Scott Dixon	Augusta, Ga.
Scott, Geiger & Gorsuch	Geiger, Albert G.	Baltimore, Md.
Scott & Son, Inc., James A.	K. D. Scott	Lynchburg, Va.
Sertel-Reducka, Inc.	L. L. Sertel	Miami, Fla.
Shanley Agency, Inc.	Robert Elliott Shanley	Newark, N. J.
Simpson, B. Mitchell	B. Mitchell Simpson	Miquon, Pa.
Smith Insurance Agency, Muggsy	Milton M. Smith	Atlanta, Ga.
Smith & Ellis	Carleton Y. Smith	Atlanta, Ga.
Snider, Wade M.	Wade M. Snider	Denver, Colorado
Sonnabend & Co., Leopold M.	Leopold M. Sonnabend	Boston, Mass.
Southern Insurance Agency, Inc.	C. W. Roane	Norfolk, Va.
William Stake & Co. Co., Inc.	Otto H. Wipprecht	New York, N. Y.
Stapleton Insurance Agency, Inc.	James V. Joy	Bridgeport, Conn.
Stavitsky & Wohlreich, Inc.	Abraham J. Wohlreich	Newark, N. J.

V. NONRESIDENT BROKERS—CONTINUED

FIRM	NAME OF BROKER	ADDRESS
Stewart, Hencken & Will, Inc.	John O. Cole	New York, N. Y.
Stokes, Packard & Smith, Inc.	Frederick R. Drayton	Philadelphia, Pa.
Stone, Stafford & Stone	James Blake Stone	Indianapolis, Ind.
Straus & Sons, Julius	Theo W. Kelley	Richmond, Va.
Stuart Agency, Rex E.	Rex E. Stuart	Martinsville, Va.
Sturtevant Overin Agency	Sturtevant Overin	New York, N. Y.
Suffolk Ins. & Finance Corp.	A. Taylor Darden	Suffolk, Va.
Sulzbacher & Hopfe	George Dubin	New York, N. Y.
Swan, John Lansing	John Lansing Swan	New York, N. Y.
Tabb, Brockenbrough & Ragland	T. Garnett Tabb	Richmond, Va.
Tanenbaum-Harber Co., Inc.	Samuel A. Tanenbaum	New York, N. Y.
Thome, Robert J.	Robert J. Thome	Baltimore, Md.
Thompson Co., Wm. T.	Wm. T. Thompson, Jr.	Danville, Va.
Thompson, Kincade, Hill & Powers	Dudley Kincade	Saint Louis, Mo.
Trotter, Boyd & Keese	A. Pollack Boyd	Chattanooga, Tenn.
Trust Co. of South Carolina	J. B. Blackmon	Hartsville, S. C.
Tuck, Arthur	Arthur Tuck	South Boston, Mass.
Turner, A. H.	A. H. Turner	Atlanta, Ga.
Union Mutual Agency, Inc.	Carl A. Moses	Providence, R. I.
Vander Voort & Co., Inc.	Richard F. McCrea	Pittsburgh, Pa.
Vose, C. R.	C. R. Voss	Litchfield, Conn.
Van Dyk, Stanley A.	Stanley A. Van Dyk	Chicago, Ill.
Van-Lear Perry Shriver, Jr.	Van-Lear Perry Shriver, Jr.	Edgeworth, Pa.
Virginia Mutual Underwriters	Warren B. Giersch	Galax, Va.
Vulcan Ins. Agency	Mark A. Myatt	Birmingham, Ala.
Warren & Co., Homer	J. Alfred Grow	Detroit, Mich.
Webb & Lynch, Inc.	J. Watson Webb	New York, N. Y.
Wells, Jr., Arthur K.	Arthur K. Wells, Jr.	New York, N. Y.
Welch, Ashbel R.	Ashbel R. Welch	Englewood, N. J.
West & Brother, Inc.	A. Paul Hartz	Waverly, Va.
West & Withers	J. E. West	Suffolk, Va.
Westervelt Co.	M. C. Westervelt	Greenville, S. C.
White, David C.	David C. White	New York, N. Y.
Wight & Co., Inc., L. A.	Claud J. Steains	New York, N. Y.
Williams, V. R.	V. R. Williams	Winchester, Tenn.
Wilson, McBride & Co.	Myron H. Wilson, Jr.	Cleveland, Ohio
Wofford Bros., Inc.	Horace M. Burleson	Johnson City, Tenn.
Wood & Associates, Inc., Henry E.	William I. Armend	New York, N. Y.
Wood & Associates, Inc., Henry E.	Charles F. Hand	New York, N. Y.
Wood, Thomas E.	Thomas E. Wood	Cincinnati, Ohio
Woodward, R. Rawles	R. Rawles Woodward	Suffolk, Va.
Wortham & Son, John L.	Gus S. Wortham	Houston, Texas
Ziegler, William, Jr.	William Ziegler, Jr.	New York, N. Y.

DEPARTMENT OF INSURANCE

RALEIGH, N. C.

STATEMENT OF REVENUE COLLECTIONS

Fiscal year ending June 30, 1945 ✓

GENERAL FUND REVENUE:

Premium Taxes.....	\$ 2,392,388.64	
Company Licenses.....	182,205.52	
Brokers' Licenses.....	3,635.00	
Agents' Licenses.....	80,197.00	
Agents' Examination Fees.....	14,840.00	
Miscellaneous Fees.....	15,811.05	
Building and Loan Tax.....	172,396.95	\$ 2,861,474.16

SPECIAL FUNDS:

Publication Fees.....	\$ 5,085.00	
Firemen's Relief.....	48,257.62	
Workmen's Compensation (Stock).....	150,296.17	
Workmen's Compensation (Mutual).....	89,247.15	292,885.94

DEPARTMENT RECEIPTS:

Company Examination Fees.....	\$ 11,825.00	
Building and Loan Ex-Fees.....	\$ 9,877.50	
Building and Loan Licenses.....	3,675.00	25,377.50

TOTAL COLLECTIONS..... \$ 3,179,737.60

Fiscal Year ending June 30, 1946 ✓

GENERAL FUND REVENUE:

Premium Taxes.....	\$ 2,600,622.67	
Company Licenses.....	153,220.83	
Brokers' Licenses.....	3,815.00	
Agents' Licenses.....	106,346.00	
Agents' Examination Fees.....	28,560.00	
Miscellaneous Fees.....	14,549.43	
Building and Loan Tax.....	195,178.43	
County Lightning Rod Tax.....	31.50	\$ 3,102,323.86

SPECIAL FUNDS:

Publication Fees.....	\$ 4,473.00	
Firemen's Relief.....	52,736.95	
Workmen's Compensation (Stock).....	5,428.92	
Workmen's Compensation (Mutual).....	4,496.20	67,135.07

DEPARTMENT RECEIPTS:

Building and Loan Ex-Fees.....	\$ 9,177.50	
Building and Loan Licenses.....	3,750.00	
Company Examinations.....	13,421.25	26,348.75

TOTAL COLLECTIONS..... \$ 3,195,807.68

OPERATING EXPENSES OF THE INSURANCE DEPARTMENT

	July 1, 1944 to June 30, 1945	July 1, 1945 to June 30, 1946
SUMMARY BY PURPOSES:		
Administration.....	\$ 30,798.10	\$ 54,439.65
Fire Prevention.....	20,797.44	22,681.24
Building and Loan.....	17,075.68	17,681.83
Company Examination.....	6,825.00	8,040.00
License of Agents.....	6,930.80	7,701.90
Revision of Laws.....	2,105.58	-----
Hospitalization.....	-----	300.00
War Bonus.....	5,657.00	-----
Emergency salaries.....	-----	2,702.47
TOTAL.....	\$ 90,189.60	\$ 113,547.09
SUMMARY BY OBJECTS:		
Salaries and wages.....	\$ 66,124.00	\$ 88,080.94
Supplies and Materials.....	461.02	603.57
Postage, Telephone and Telegraph.....	2,246.91	2,402.26
Travel.....	8,885.63	14,670.38
Printing and Binding.....	4,236.71	1,922.10
Repairs.....	385.06	193.11
General Expense.....	-----	394.66
Insurance and Bonding.....	115.00	64.40
Equipment.....	44.15	2,513.20
Revision of laws.....	2,033.58	-----
War Bonus.....	5,657.00	-----
Emergency salaries.....	-----	2,702.47
TOTAL.....	\$ 90,189.60	\$ 113,547.09

TABLE 1
 SHOWING THE NUMBER OF COMPANIES, NET PREMIUMS RECEIVED, NET LOSSES PAID, TOTAL ASSETS, AND TOTAL LIABILITIES OF FIRE, MARINE AND INLAND INSURANCE COMPANIES, 1900-1909

Year	Number of Companies	Net Premiums Received	Net Losses Paid	Total Assets	Total Liabilities
1900	1,048	\$1,048,000	\$1,048,000	\$1,048,000	\$1,048,000
1901	1,052	\$1,052,000	\$1,052,000	\$1,052,000	\$1,052,000
1902	1,056	\$1,056,000	\$1,056,000	\$1,056,000	\$1,056,000
1903	1,060	\$1,060,000	\$1,060,000	\$1,060,000	\$1,060,000
1904	1,064	\$1,064,000	\$1,064,000	\$1,064,000	\$1,064,000
1905	1,068	\$1,068,000	\$1,068,000	\$1,068,000	\$1,068,000
1906	1,072	\$1,072,000	\$1,072,000	\$1,072,000	\$1,072,000
1907	1,076	\$1,076,000	\$1,076,000	\$1,076,000	\$1,076,000
1908	1,080	\$1,080,000	\$1,080,000	\$1,080,000	\$1,080,000
1909	1,084	\$1,084,000	\$1,084,000	\$1,084,000	\$1,084,000

STATISTICAL TABLES

RELATING TO FIRE, MARINE AND INLAND INSURANCE COMPANIES

1900	1,048	\$1,048,000	\$1,048,000	\$1,048,000	\$1,048,000
1901	1,052	\$1,052,000	\$1,052,000	\$1,052,000	\$1,052,000
1902	1,056	\$1,056,000	\$1,056,000	\$1,056,000	\$1,056,000
1903	1,060	\$1,060,000	\$1,060,000	\$1,060,000	\$1,060,000
1904	1,064	\$1,064,000	\$1,064,000	\$1,064,000	\$1,064,000
1905	1,068	\$1,068,000	\$1,068,000	\$1,068,000	\$1,068,000
1906	1,072	\$1,072,000	\$1,072,000	\$1,072,000	\$1,072,000
1907	1,076	\$1,076,000	\$1,076,000	\$1,076,000	\$1,076,000
1908	1,080	\$1,080,000	\$1,080,000	\$1,080,000	\$1,080,000
1909	1,084	\$1,084,000	\$1,084,000	\$1,084,000	\$1,084,000

(NOTE—These figures were compiled prior to the Department's audit of the companies' statements.)

TABLE

SHOWING THE INCOME, DISBURSEMENTS, NET PREMIUMS RECEIVED, NET LOSSES PAID, TOTAL
PANIES (LICENSED TO DO BUSINESS IN THIS

STOCK

Name of Company	Total Income	Total Disbursements
Ætna.....	\$ 38,736,289.40	\$ 32,936,081.23
Agricultural.....	9,015,451.46	9,267,765.39
Albany.....	924,644.73	807,944.45
Allemannia Fire.....	2,486,062.67	2,396,671.82
Alliance.....	4,697,365.67	4,199,006.66
Allstate Fire.....	2,658,687.49	3,048,249.73
American Alliance.....	3,902,036.48	3,406,426.43
American and Foreign.....	2,908,583.00	2,367,705.00
American Automobile.....	8,265,014.00	7,986,582.00
American Aviation and General.....	1,143,401.00	490,996.00
American Central.....	3,699,785.00	2,399,258.00
American Druggist's Fire.....	638,589.00	606,736.00
American Eagle Fire.....	7,128,262.00	5,927,411.00
American Equitable Assurance.....	11,858,155.00	10,349,060.00
American Fidelity Fire.....	67,332.00	65,744.00
American Fire and Casualty.....	1,585,334.00	1,078,543.00
American Fire.....	227,243.00	214,336.00
American General.....	3,368,848.00	3,311,300.00
American Home Fire Assurance.....	1,268,094.00	1,047,092.00
American Insurance.....	28,250,614.00	23,529,827.00
American Union.....	547,148.00	479,457.00
Anchor.....	1,220,398.00	993,380.00
Atlantic Fire.....	29,318.00	38,328.00
Automobiles.....	22,911,833.00	19,971,852.00
Baltimore-American.....	3,276,761.00	3,004,955.00
Bankers and Shippers.....	4,277,530.00	3,962,394.00
Banker's Fire.....	105,566.00	105,987.00
Birmingham Fire.....	371,293.00	269,488.00
Bituminous Fire and Marine.....	57,821.00	42,352.00
Blue Ridge.....	324,264.00	280,197.00
Boston.....	8,316,378.00	7,861,266.00
Buffalo.....	3,335,053.00	3,076,903.00
Caledonian-American.....	826,129.00	1,015,178.00
California.....	2,300,512.00	2,098,462.00
Calvert Fire.....	2,471,320.00	2,646,416.00
Camden Fire.....	10,036,767.00	8,860,984.00
Capital Fire.....	734,483.00	620,802.00
Carolina.....	1,297,592.00	1,202,759.00
Central Ins.....	2,159,239.00	1,681,672.00
Central Union.....	238,386.00	169,283.00
Charter Oak Fire.....	926,284.00	797,474.00
Citizens Ins.....	830,573.00	679,383.00
City of New York.....	2,600,432.00	2,364,145.00
Columbia Fire.....	1,161,203.00	972,583.00
Columbia Insurance.....	1,571,247.00	1,281,900.00
Commerce.....	2,676,653.00	2,541,687.00
Commercial Union Fire.....	1,764,694.00	1,620,903.00
Commonwealth.....	2,974,313.00	2,901,566.00
Concordia Fire.....	2,683,998.00	2,551,801.00
Connecticut Fire.....	9,561,960.00	8,624,840.00
Continental.....	39,346,007.00	47,876,918.00
County Fire.....	980,694.00	852,305.00
Detroit Fire and Marine.....	1,693,293.00	1,488,954.00
Dixie Fire.....	573,663.00	508,272.00
Dubuque Fire and Marine.....	3,667,330.00	3,413,006.00
Eagle Fire.....	879,639.00	912,633.00
East and West.....	1,502,397.00	1,380,291.00
Empire State.....	2,452,213.00	2,279,429.00
Employers' Fire.....	5,863,248.00	5,341,285.00
Equitable Fire.....	330,205	302,266.00
Equitable Fire and Marine.....	2,000,102.00	1,726,504.00
Eureka-Security Fire and Marine.....	4,413,061.00	4,211,149.00
Export.....	407,168.00	450,048.00
Federal.....	7,626,309.00	6,555,635.00
Federal Union.....	1,647,855.00	1,427,414.00

No. I

ADMITTED ASSETS, TOTAL LIABILITIES, CAPITAL AND SURPLUS OF FIRE, MARINE AND INLAND COM- STATE) FOR YEAR ENDING DECEMBER 31, 1945

COMPANIES

Net Premiums Received	Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Capital Stock	Net Surplus
\$ 36,453,559.85	\$ 16,047,883.65	\$ 79,228,656.71	\$ 43,934,950.55	\$ 7,500,000.00	\$ 27,793,706.16*
9,015,451.46	4,478,305.58	21,285,158.76	11,510,939.92	3,000,000.00	6,774,218.84*
745,537.43	366,356.29	3,751,898.87	1,004,132.97	1,000,000.00	1,747,765.90
2,175,799.69	1,049,975.68	6,975,296.86	2,917,266.55	1,200,000.00	2,858,030.31
4,141,583.58	1,914,536.53	14,779,510.64	5,958,794.48	1,000,000.00	7,820,716.16
2,532,528.43	1,596,618.96	2,877,936.52	1,755,547.49	300,000.00	822,389.03*
3,404,362.09	1,525,782.48	12,574,923.28	3,882,195.89	3,000,000.00	5,692,727.39
2,594,696.00	1,102,182.00	9,860,261.00	3,745,414.00	150,000.00	4,614,847.00
7,543,708.00	3,877,446.00	6,551,712.00	5,352,837.00	600,000.00	598,875.00
852,158.00	155,257.00	1,779,341.00	753,851.00	500,000.00	525,489.00
3,402,197.00	1,569,083.00	8,972,516.00	4,241,269.00	1,000,000.00	3,731,247.00
459,139.00	227,238.00	2,387,419.00	370,335.00	750,000.00	1,267,084.00
5,322,028.00	2,292,054.00	25,782,930.00	7,715,825.00	1,000,000.00	17,067,105.00
10,286,861.00	4,709,287.00	22,883,374.00	14,089,662.00	1,500,000.00	7,293,712.00
50,537.00	9,586.00	384,867.00	33,198.00	250,000.00	101,668.00
1,263,403.00	428,897.00	2,117,998.00	1,556,729.00	250,000.00	311,269.00
211,626.00	114,723.00	722,965.00	258,558.00	250,000.00	214,407.00
3,066,268.00	1,811,029.00	7,344,724.00	3,952,307.00	1,250,000.00	2,142,418.00
986,717.00	497,018.00	4,148,844.00	1,233,776.00	1,000,000.00	1,915,068.00
24,593,531.00	11,548,503.00	58,406,127.00	34,868,171.00	3,343,740.00	20,194,215.00
411,755.00	161,785.00	3,980,742.00	718,230.00	1,000,000.00	2,262,512.00
1,031,011.00	484,766.00	3,664,275.00	1,160,194.00	1,000,000.00	1,504,081.00*
21,347,742.00	9,383,625.00	44,479,833.00	96,241.00	250,000.00	344,592.00
2,857,157.00	1,453,792.00	8,659,985.00	24,240,759.00	5,000,000.00	15,239,075.00*
3,685,379.00	1,980,752.00	8,416,267.00	3,582,670.00	1,500,000.00	3,577,315.00
236.00		274,118.00	4,529,638.00	1,000,000.00	2,886,629.00
251,969.00	116,437.00	2,673,629.00	9,469.00	200,000.00	64,650.00
50,496.00	19,798.00	388,060.00	419,002.00	1,000,000.00	1,254,626.00
132,819.00	45,466.00	664,145.00	36,736.00	200,000.00	151,324.00*
7,194,393.00	3,481,107.00	32,814,240.00	354,506.00	200,000.00	109,639.00
3,067,792.00	1,322,700.00	7,984,498.00	10,606,458.00	3,000,000.00	19,207,782.00*
712,375.00	488,614.00	1,907,912.00	3,977,722.00	1,000,000.00	3,006,776.00*
2,068,005.00	953,617.00	5,921,776.00	987,024.00	500,000.00	420,888.00
2,305,495.00	2,075,087.00	4,226,278.00	2,593,363.00	1,000,000.00	2,328,413.00*
9,200,613.00	4,319,771.00	18,583,701.00	2,189,973.00	1,000,000.00	1,036,305.00*
667,718.00	285,872.00	2,965,027.00	10,716,305.00	2,000,000.00	5,867,397.00*
1,140,907.00	586,169.00	3,262,929.00	891,551.00	1,000,000.00	1,073,477.00
1,643,705.00	779,079.00	6,094,948.00	1,336,426.00	500,000.00	1,426,503.00
168,928.00	56,340.00	2,021,180.00	2,151,724.00	1,000,000.00	2,943,224.00
857,715.00	351,868.00	3,853,927.00	372,327.00	500,000.00	1,148,853.00
688,546.00	337,459.00	4,519,683.00	1,248,954.00	1,000,000.00	1,604,973.00
2,229,963.00	1,131,225.00	6,807,166.00	946,197.00	1,000,000.00	2,573,486.00
935,312.00	437,105.00	4,586,924.00	2,788,440.00	1,500,000.00	2,518,726.00
1,358,101.00	506,485.00	4,044,292.00	1,157,984.00	1,000,000.00	2,428,940.00
2,336,967.00	1,104,754.00	7,017,301.00	1,860,989.00	1,000,000.00	1,183,303.00
1,641,345.00	756,453.00	4,073,756.00	10,716,305.00	2,000,000.00	2,875,087.00*
2,711,681.00	1,313,986.00	9,405,586.00	2,084,706.00	1,000,000.00	989,050.00
2,440,251.00	1,187,028.00	5,981,591.00	3,603,490.00	1,000,000.00	4,802,096.00
8,516,350.00	3,942,781.00	30,761,523.00	3,232,950.00	1,000,000.00	1,748,640.00
31,835,795.00	14,107,172.00	159,197,231.00	10,868,119.00	2,000,000.00	17,893,404.00
854,758.00	367,438.00	3,449,974.00	44,057,837.00	20,000,000.00	95,139,394.00
1,516,712.00	669,436.00	5,291,125.00	1,032,792.00	1,000,000.00	1,417,182.00
467,656.00	218,552.00	2,917,698.00	1,710,285.00	1,000,000.00	2,580,840.00
3,362,979.00	1,587,460.00	6,747,386.00	578,978.00	1,000,000.00	1,338,720.00
794,859.00	423,489.00	2,639,226.00	4,329,746.00	1,000,000.00	1,417,640.00
1,316,965.00	648,017.00	4,933,412.00	1,074,284.00	1,000,000.00	564,942.00
2,253,863.00	1,119,576.00	5,334,943.00	1,932,536.00	1,000,000.00	2,000,876.00
5,594,959.00	2,572,730.00	10,530,534.00	2,767,880.00	1,000,000.00	1,567,062.00
279,790.00	107,454.00	1,494,564.00	6,561,292.00	1,000,000.00	2,969,243.00
1,703,270.00	788,556.00	9,436,305.00	341,714.00	3,000,000.00	852,850.00*
3,909,787.00	2,068,849.00	9,136,264.00	2,156,580.00	1,000,000.00	6,279,725.00
177,023.00	39,270.00	1,255,119.00	5,450,750.00	1,000,000.00	2,685,484.00
6,755,529.00	2,949,777.00	32,665,052.00	247,789.00	500,000.00	507,331.00
1,505,981.00	666,950.00	4,539,076.00	9,366,833.00	4,000,000.00	19,298,219.00
			2,042,427.00	1,000,000.00	1,496,649.00

TABLE No. I

STOCK

Name of Company	Total Income	Total Disbursements
Fidelity and Guaranty Fire Corpo.....	\$ 9,892,652.00	\$ 8,560,004.00
Fidelity-Phenix Fire.....	30,563,850.00	36,476,159.00
Fire Association.....	12,693,928.00	12,653,458.00
Fireman's Fund.....	39,316,431.00	28,789,124.00
Firemen's.....	28,480,230.00	21,539,588.00
First American Fire.....	1,431,740.00	1,265,159.00
Franklin Fire.....	10,940,984.00	10,058,262.00
Franklin National.....	937,598.00	788,249.00
Fulton Fire.....	84,918.00	14,357.00
General Exchange Ins. Corpo.....	6,604,712.00	6,139,947.00
General Ins. Co. of America.....	17,208,896.00	15,675,366.00
General Security Assurance.....	3,572,326.00	3,326,603.00
Georgia Home.....	1,331,691.00	1,239,839.00
Gibraltar Fire and Marine.....	1,883,233.00	1,764,628.00
Girard Fire and Marine.....	2,840,838.00	2,644,937.00
Glens Falls.....	14,786,429.00	13,224,079.00
Globe and Republic.....	4,998,910.00	4,294,445.00
Globe and Rutgers Fire.....	5,119,831.00	5,341,591.00
Granite State Fire.....	2,542,114.00	2,385,482.00
Great American.....	24,130,220.00	22,383,357.00
Hanover Fire.....	12,243,151.00	10,732,119.00
Hartford Fire.....	66,548,828.00	54,900,848.00
Home Fire and Marine.....	6,510,046.00	4,800,931.00
Home Insurance.....	85,577,392.00	72,972,581.00
Homeland.....	1,842,862.00	1,671,858.00
Homestead Fire.....	1,673,306.00	1,508,938.00
Imperial Assurance.....	1,862,723.00	1,578,454.00
Insurance Co. of North America.....	58,412,698.00	43,001,557.00
Insurance Co. State of Penn.....	2,155,399.00	1,989,884.00
Inter-Ocean Reinsurance.....	3,064,301.00	2,829,511.00
Jersey.....	2,843,438.00	2,515,322.00
Kansas City Fire and Marine.....	681,613.00	605,076.00
Louisville Fire and Marine.....	1,621,591.00	1,902,962.00
Lumbermen's.....	2,056,406.00	1,988,980.00
Manhattan Fire and Marine.....	1,615,161.00	1,417,977.00
Manufacturers' Fire.....	1,430,832.00	1,278,738.00
Maryland.....	481,547.00	822,287.00
Massachusetts Fire and Marine.....	992,093.00	823,244.00
Mechanics and Traders.....	1,894,471.00	1,654,652.00
Mercantile Ins. Co. of America.....	2,930,474.00	2,763,622.00
Merchants Fire Assur. Corpo.....	5,956,386.00	5,311,382.00
Merchants Fire.....	1,424,788.00	1,405,963.00
Mercury.....	4,431,996.00	3,889,128.00
Michigan Fire and Marine.....	2,850,506.00	2,599,390.00
Midwestern Fire and Marine.....	148,282.00	89,551.00
Milwaukee Mechanics.....	7,482,739.00	6,937,782.00
Minneapolis Fire and Marine.....	111,842.00	140,795.00
Monarch Fire.....	1,905,521.00	1,850,060.00
Motors Ins. Corpo.....	961,911.00	930,442.00
National-Ben Franklin Fire.....	2,709,038.00	2,522,720.00
National Fire.....	24,165,898.00	23,285,905.00
National Fire and Marine.....	402,253.00	945,136.00
National Liberty.....	9,935,524.00	9,006,598.00
National Reserve.....	1,578,988.00	1,450,030.00
National Security.....	990,660.00	856,552.00
National Surety Marine Ins. Corpo.....	2,304,428.00	1,261,315.00
National Union Fire.....	14,029,290.00	12,876,011.00
Newark Fire.....	5,279,420.00	4,609,766.00
New Brunswick Fire.....	2,745,370.00	2,490,144.00
New England Fire.....	779,390.00	680,400.00
New Hampshire Fire.....	8,475,078.00	7,356,878.00
New York Fire.....	5,453,429.00	4,576,322.00
New York Underwriters.....	2,934,084.00	2,473,069.00
Niagara Fire.....	9,886,908.00	8,612,130.00
North Carolina Home.....	86,158.00	61,037.00

—Continued

COMPANIES—CONTINUED

Net Premiums Received	Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Capital Stock	Net Surplus
\$ 9,195,487.00	\$ 4,247,639.00	\$ 14,114,320.00	\$ 9,789,935.00	\$ 1,000,000.00	\$ 3,324,385.00
25,370,111.00	11,462,284.00	132,662,086.00	35,598,176.00	15,000,000.00	82,063,910.00
11,370,429.00	5,496,987.00	32,064,589.00	15,687,848.00	2,399,974.00	13,976,766.00
36,187,229.00	12,789,656.00	98,595,273.00	52,769,927.00	5,085,970.00	40,739,376.00
20,916,434.00	10,174,529.00	54,848,473.00	31,764,718.00	9,397,690.00	13,686,065.00
1,175,441.00	525,308.00	6,367,521.00	1,439,539.00	1,000,000.00	3,927,982.00
9,414,549.00	4,833,205.00	26,917,554.00	12,316,998.00	3,000,000.00	11,600,556.00*
769,170.00	365,557.00	5,599,982.00	1,102,521.00	1,000,000.00	3,497,461.00*
4,540,240.00	2,969,502.00	22,905,376.00	12,850.00	1,000,000.00	1,003,792.00
16,100,703.00	7,064,337.00	33,782,889.00	3,800,910.00	4,000,000.00	15,104,466.00
3,327,221.00	1,857,985.00	5,774,142.00	20,212,905.00	1,000,000.00	12,569,984.00
1,200,358.00	608,209.00	3,330,455.00	3,801,590.00	500,000.00	1,472,552.00
1,609,554.00	881,392.00	4,694,142.00	1,487,789.00	500,000.00	1,342,666.00
2,440,251.00	1,187,028.00	6,412,691.00	2,001,866.00	1,000,000.00	1,692,276.00
13,242,815.00	6,259,130.00	34,668,391.00	3,691,439.00	1,000,000.00	1,721,252.00
4,473,347.00	1,936,575.00	9,017,040.00	19,722,747.00	2,500,000.00	9,258,169.00
4,373,634.00	2,264,482.00	15,600,548.00	5,695,015.00	1,000,000.00	2,322,026.00
2,346,393.00	1,197,024.00	5,835,279.00	6,690,415.00	1,963,800.00	6,646,333.00
21,303,406.00	10,527,945.00	73,130,739.00	2,969,124.00	1,000,000.00	1,866,155.00
9,773,300.00	4,995,133.00	28,491,467.00	26,827,161.00	8,150,000.00	38,153,578.00
61,266,768.00	25,143,105.00	175,424,331.00	14,532,412.00	4,000,000.00	9,959,055.00*
5,970,008.00	2,284,698.00	14,242,704.00	70,778,240.00	12,000,000.00	92,646,091.00*
74,539,037.00	36,279,021.00	172,203,602.00	7,690,398.00	1,000,000.00	5,552,306.00*
1,694,494.00	748,740.00	4,941,041.00	87,136,742.00	15,000,000.00	70,066,859.00*
1,434,331.00	762,639.00	4,107,188.00	2,103,740.00	1,000,000.00	1,837,300.00
1,615,179.00	686,149.00	4,814,160.00	1,715,728.00	1,000,000.00	1,391,460.00
42,736,348.00	19,488,994.00	198,590,258.00	2,187,228.00	1,000,000.00	1,626,932.00
1,814,467.00	905,919.00	5,661,841.00	59,744,335.00	14,938,610.00	123,907,313.00*
2,913,742.00	1,416,305.00	5,782,658.00	2,584,650.00	1,000,000.00	2,077,190.00
2,354,548.00	1,268,019.00	5,522,419.00	3,645,475.00	500,000.00	1,637,183.00*
1,113,343.00	881,622.00	1,649,298.00	2,892,714.00	1,000,000.00	1,629,706.00
1,732,128.00	888,614.00	3,549,344.00	449,298.00	500,000.00	700,000.00*
1,494,524.00	630,827.00	4,128,167.00	1,759,603.00	1,000,000.00	789,741.00
1,337,688.00	625,020.00	3,070,632.00	2,541,673.00	1,000,000.00	3,195,995.00
313,557.00	419,826.00	4,316,248.00	1,854,816.00	1,000,000.00	1,273,351.00*
855,542.00	367,286.00	3,925,417.00	1,499,443.00	1,000,000.00	571,189.00*
1,666,535.00	792,041.00	7,379,794.00	844,764.00	1,000,000.00	2,471,484.00
2,679,046.00	1,196,325.00	8,901,826.00	971,340.00	1,000,000.00	1,954,077.00
4,728,698.00	2,150,469.00	26,547,857.00	2,260,006.00	1,000,000.00	4,119,788.00*
1,224,003.00	674,210.00	3,069,269.00	3,386,536.00	1,000,000.00	4,515,291.00
4,126,114.00	1,929,821.00	8,997,317.00	6,823,320.00	2,500,000.00	17,224,537.00*
2,632,223.00	1,324,301.00	6,035,079.00	1,827,591.00	400,000.00	841,678.00*
143,352.00	27,601.00	524,408.00	4,799,132.00	2,000,000.00	2,198,185.00
6,623,537.00	3,221,934.00	15,712,261.00	3,042,081.00	1,000,000.00	1,992,998.00
1,689,927.00	890,852.00	3,287,037.00	85,391.00	250,000.00	189,017.00
848,153.00	525,430.00	3,992,903.00	8,759,027.00	200,000.00	4,953,234.00
2,440,251.00	1,187,028.00	6,155,337.00	450,011.00	1,000,000.00	1,837,027.00
22,434,122.00	10,662,090.00	65,260,418.00	2,361,267.00	819,336.00	812,300.00
255,456.00	431,030.00	2,326,233.00	1,413,862.00	1,500,000.00	3,241,475.00*
8,704,359.00	4,325,927.00	26,445,636.00	3,233,665.00	1,000,000.00	1,658,179.00
1,441,277.00	680,340.00	3,146,901.00	30,573,838.00	5,000,000.00	29,686,580.00*
861,099.00	390,365.00	3,815,161.00	762,076.00	1,000,000.00	564,156.00
1,691,306.00	566,860.00	3,891,804.00	11,005,603.00	4,000,000.00	11,440,033.00*
12,552,797.00	6,398,229.00	26,953,626.00	1,814,777.00	500,000.00	832,124.00
4,814,450.00	2,140,210.00	14,063,222.00	1,156,454.00	1,000,000.00	1,658,707.00
2,359,831.00	1,208,144.00	6,276,379.00	1,718,901.00	1,000,000.00	1,172,904.00
658,038.00	331,075.00	3,191,875.00	18,303,134.00	1,100,000.00	7,550,492.00*
7,422,638.00	3,381,590.00	22,606,017.00	6,683,925.00	2,000,000.00	5,379,297.00
4,922,524.00	1,875,067.00	9,955,035.00	2,897,124.00	1,000,000.00	2,379,255.00
2,545,792.00	1,198,110.00	12,184,595.00	767,520.00	1,000,000.00	1,424,355.00
7,989,875.00	3,870,775.00	39,042,638.00	10,407,637.00	3,000,000.00	9,198,380.00
		1,557,137.00	5,740,682.00	1,000,000.00	3,214,353.00
			3,448,324.00	2,000,000.00	6,736,272.00*
			10,098,521.00	2,000,000.00	26,944,117.00
			21,500.00	500,000.00	1,035,637.00

TABLE No. I

STOCKS

Name of Company	Total Income }	Total Disbursements
North River.....	\$ 10,283,265.00	\$ 9,787,243.00
Northern Ins.....	6,452,448.00	6,403,030.00
Northeastern.....	3,372,162.00	3,127,026.00
Northwestern Fire and Marine.....	1,121,626.00	1,029,075.00
Northwestern National.....	6,917,458.00	5,928,739.00
Ohio Farmers.....	4,499,709.00	3,779,356.00
Old Colony.....	2,816,339.00	2,663,267.00
Orient.....	2,664,459.00	2,616,896.00
Pacific Fire.....	5,039,499.00	4,546,853.00
Pacific National Fire.....	5,781,523.00	5,931,051.00
Paramount Fire.....	169,083.00	92,288.00
Patriotic.....	1,606,244.00	1,369,257.00
Paul Revere Fire.....	1,697,387.00	1,522,944.00
Pennsylvania Fire.....	6,618,754.00	6,307,315.00
Philadelphia Fire and Marine.....	2,619,009.00	2,329,783.00
Philadelphia National.....	910,140.00	852,198.00
Phoenix Ins.....	16,759,380.00	15,114,255.00
Piedmont Fire.....	2,724,826.00	2,276,056.00
Planet Ins.....	89,100.00	120,673.00
Potomac.....	4,054,589.00	3,936,930.00
Providence Washington.....	11,055,025.00	9,209,327.00
Provident Fire.....	1,675,368.00	1,446,109.00
Quaker City Fire and Marine.....	956,344.00	926,393.00
Queen Ins. Co. of America.....	13,475,408.00	11,964,046.00
Reliance.....	1,470,735.00	1,322,740.00
Resolute Fire.....	806,121.00	465,904.00
Rhode Island.....	6,610,011.00	3,770,066.00
Richmond.....	1,658,139.00	1,580,408.00
Rochester American.....	1,781,374.00	1,462,839.00
Saint Louis Fire and Marine.....	624,709.00	563,436.00
Saint Paul Fire and Marine.....	24,725,168.00	21,687,009.00
Safeguard.....	1,235,103.00	1,172,495.00
Seaboard Fire and Marine.....	1,545,951.00	1,523,440.00
Seaboard Insurance.....	644,977.00	537,119.00
Security.....	8,271,203.00	7,550,754.00
Sentinel Fire.....	792,352.00	704,685.00
Service Fire.....	3,167,808.00	2,251,770.00
South Carolina.....	1,012,165.00	1,011,557.00
Southeastern Fire.....	102,416.00	1,680,456.00
Southern Fire.....	940,900.00	801,305.00
Springfield Fire and Marine.....	23,913,155.00	22,154,423.00
Standard Fire.....	3,531,761.00	3,224,609.00
Standard Insurance.....	4,914,710.00	4,565,317.00
Star Ins. Co. of America.....	3,843,683.00	3,405,255.00
Stuyvesant.....	475,273.00	507,868.00
Sun Underwriters.....	971,556.00	906,901.00
Transcontinental.....	920,857.00	782,551.00
Travelers Fire.....	25,347,334.00	24,736,867.00
Twin City Fire.....	585,253.00	532,274.00
United Firemen's.....	2,062,945.00	1,695,164.00
United States Fire.....	17,137,352.00	15,350,547.00
Utah Home Fire.....	1,843,837.00	1,707,713.00
Vigilant.....	1,446,750.00	1,174,389.00
Virginia Fire and Marine.....	1,578,109.00	1,360,910.00
Westchester Fire.....	10,745,134.00	10,062,048.00
Western National.....	2,699,559.00	1,939,067.00
Wm. Penn. Fire.....	2,202,171.00	1,614,801.00
World Fire and Marine.....	3,103,888.00	2,810,923.00
Zurich Fire.....	997,560.00	951,989.00
Totals.....	\$1,167,601,037.90	\$1,045,273,661.71

*Includes Reserves.

—Continued

COMPANIES—CONTINUED

Net Premiums Received	Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Capital Stock	Net Surplus
\$ 9,082,529.00	\$ 4,438,914.00	\$ 33,590,199.00	\$ 12,841,710.00	\$ 2,000,000.00	\$ 18,748,489.00
5,845,938.00	2,889,643.00	15,572,953.00	7,664,549.00	1,000,000.00	6,908,404.00
2,897,246.00	1,815,903.00	7,523,970.00	4,505,282.00	1,500,000.00	1,518,688.00
968,210.00	441,571.00	3,665,667.00	1,166,003.00	1,000,000.00	1,499,663.00*
5,829,728.00	2,422,247.00	22,335,032.00	8,896,771.00	2,000,000.00	11,438,261.00*
4,036,218.00	1,696,801.00	9,361,237.00	5,572,220.00	-----	3,789,018.00*
2,388,962.00	1,134,101.00	13,200,597.00	3,456,158.00	1,000,000.00	8,744,438.00*
2,501,494.00	1,234,866.00	7,476,469.00	3,279,384.00	1,000,000.00	3,197,085.00*
4,197,237.00	2,255,559.00	10,216,984.00	5,216,449.00	1,000,000.00	4,000,534.00
5,283,208.00	2,954,666.00	12,561,071.00	8,980,221.00	1,250,000.00	2,330,849.00
152,668.00	30,119.00	786,980.00	210,932.00	300,000.00	276,048.00
1,470,321.00	641,013.00	3,979,175.00	1,496,196.00	1,000,000.00	1,482,979.00
1,420,344.00	734,945.00	4,791,719.00	1,790,959.00	1,000,000.00	2,000,760.00
6,025,781.00	2,760,203.00	19,115,796.00	8,494,026.00	1,000,000.00	9,621,770.00
2,329,352.00	1,075,511.00	8,621,748.00	3,077,959.00	1,000,000.00	4,543,790.00
730,332.00	361,834.00	3,832,733.00	978,692.00	1,000,000.00	1,854,041.00
14,112,809.00	6,533,751.00	81,187,140.00	18,797,474.00	6,000,000.00	56,389,665.00*
2,598,831.00	1,169,921.00	4,795,159.00	2,832,869.00	1,000,000.00	962,290.00
35,694.00	133.00	2,468,646.00	56,240.00	1,000,000.00	1,412,406.00
3,849,384.00	1,812,284.00	7,241,367.00	4,572,630.00	1,000,000.00	1,848,737.00*
10,040,842.00	4,451,103.00	23,757,772.00	11,255,490.00	3,000,000.00	9,502,281.00*
1,578,586.00	763,693.00	4,153,447.00	2,068,963.00	1,000,000.00	1,084,483.00
841,285.00	433,718.00	2,311,489.00	921,663.00	500,000.00	889,826.00
12,355,523.00	5,577,303.00	32,038,885.00	17,178,043.00	5,000,000.00	9,860,842.00
1,180,676.00	572,707.00	5,517,275.00	1,665,616.00	1,000,000.00	2,851,659.00
733,956.00	237,607.00	1,025,883.00	582,320.00	200,000.00	243,564.00
3,918,794.00	1,336,859.00	13,813,679.00	8,957,035.00	1,666,667.00	3,189,978.00
1,358,748.00	615,918.00	6,494,472.00	1,966,178.00	1,000,000.00	3,528,294.00
1,516,712.00	669,436.00	5,976,025.00	1,710,785.00	1,000,000.00	3,265,240.00
556,589.00	187,066.00	1,319,608.00	716,306.00	250,000.00	353,302.00
21,902,156.00	10,459,490.00	67,046,155.00	25,358,177.00	10,000,000.00	31,687,978.00
1,125,574.00	518,194.00	3,869,067.00	1,430,825.00	1,000,000.00	1,438,242.00
1,369,060.00	768,115.00	3,949,493.00	2,064,518.00	1,000,000.00	884,975.00
591,930.00	261,260.00	2,134,044.00	776,918.00	600,000.00	757,126.00
7,514,400.00	3,667,126.00	19,553,562.00	9,552,101.00	2,500,000.00	7,501,461.00*
656,756.00	330,254.00	3,248,869.00	768,335.00	1,000,000.00	1,480,535.00
2,473,775.00	1,698,880.00	7,989,103.00	2,221,102.00	2,000,000.00	3,768,001.00
907,652.00	559,555.00	2,008,158.00	1,058,251.00	300,000.00	649,907.00*
30,702.00	126,385.00	777,237.00	227,029.00	350,000.00	200,209.00
860,406.00	347,591.00	2,675,756.00	955,174.00	250,000.00	1,470,582.00
22,376,914.00	11,258,708.00	48,680,249.00	25,909,279.00	5,000,000.00	17,770,969.00*
3,245,056.00	1,430,930.00	8,660,742.00	4,436,049.00	1,000,000.00	3,224,692.00*
4,669,541.00	2,346,529.00	10,517,258.00	5,695,466.00	1,500,000.00	3,321,792.00
3,656,165.00	1,640,491.00	8,398,559.00	4,700,354.00	1,000,000.00	2,698,206.00
279,000.00	135,520.00	1,378,201.00	448,076.00	500,000.00	430,125.00
903,238.00	449,493.00	2,280,966.00	1,059,256.00	600,000.00	621,710.00
769,170.00	365,557.00	5,569,944.00	1,092,500.00	1,000,000.00	3,477,444.00*
24,394,248.00	11,355,485.00	39,612,967.00	30,445,279.00	2,000,000.00	7,167,688.00*
476,491.00	244,721.00	2,428,752.00	643,498.00	500,000.00	1,285,254.00*
1,749,276.00	701,716.00	4,902,415.00	2,641,127.00	1,000,000.00	1,261,288.00
15,404,617.00	6,892,690.00	52,655,097.00	22,686,715.00	2,000,000.00	27,968,382.00
1,746,782.00	855,235.00	3,648,450.00	1,969,345.00	600,000.00	1,079,105.00
1,350,821.00	575,339.00	5,364,492.00	1,724,983.00	1,000,000.00	2,639,503.00
1,446,252.00	617,904.00	4,013,682.00	1,644,141.00	1,000,000.00	1,369,540.00
9,726,947.00	4,717,678.00	29,438,943.00	14,304,914.00	1,000,000.00	14,134,029.00
2,445,825.00	896,783.00	7,868,327.00	3,111,483.00	1,000,000.00	3,756,845.00
1,437,526.00	300,856.00	4,251,191.00	2,302,150.00	1,000,000.00	949,042.00
2,901,038.00	1,417,878.00	8,509,097.00	3,160,413.00	1,000,000.00	4,348,684.00
920,623.00	521,181.00	2,864,920.00	632,918.00	1,000,000.00	1,232,002.00
\$ 1,019,727,760.53	\$ 475,251,858.17	\$ 3,098,847,553.64	\$ 1,324,779,349.85	\$ 342,915,787.00	\$ 1,426,344,939.79

TABLE No. I

COMPANIES OF

Name of Company	Total Income	Total Disbursements
Atlas Assurance.....	\$ 4,694,380.00	\$ 4,380,550.00
British American Assurance.....	849,254.00	737,261.00
British General.....	538,113.00	506,488.00
Caledonian.....	3,252,505.00	3,025,945.00
Century.....	2,490,610.00	2,316,508.00
Commercial Union Assurance.....	9,129,428.00	8,681,643.00
Halifax.....	1,111,961.00	852,661.00
Law Union and Rock.....	922,610.00	946,923.00
Liverpool and London and Globe.....	12,794,026.00	11,393,061.00
London Assurance.....	5,631,126.00	5,046,901.00
London and Lancashire.....	3,931,890.00	4,191,682.00
London and Provincial Marine and General.....	453,164.00	484,217.00
London and Scottish Assurance Corpo.....	454,640.00	447,637.00
Netherlands.....	1,322,329.00	1,073,639.00
New Zealand.....	2,225,218.00	1,797,935.00
North British and Mercantile.....	9,344,102.00	9,169,873.00
Northern Assurance.....	6,727,436.00	6,055,215.00
Norwich Union Fire Ins. Society.....	4,511,517.00	4,429,508.00
Ocean Marine.....	534,077.00	397,256.00
Pacific Coast Fire.....	575,978.00	579,444.00
Palatine.....	1,309,032.00	1,226,514.00
Pearl Assurance.....	4,781,072.00	4,829,106.00
Phoenix Assurance.....	5,204,270.00	4,951,470.00
Royal Exchange Assurance.....	4,235,681.00	4,039,110.00
Royal Ins. Co.....	14,530,424.00	13,035,533.00
Scottish Union and National.....	4,530,856.00	4,409,147.00
Standard Marine.....	2,822,686.00	2,222,857.00
State Assurance.....	815,356.00	779,694.00
Sun Insurance Office.....	5,491,324.00	5,179,029.00
Switzerland General.....	1,516,698.00	1,261,201.00
Union Assurance Society.....	1,252,495.00	1,164,609.00
Union Insurance Society of Canton.....	3,166,591.00	2,661,625.00
Union Marine and General.....	1,615,717.00	1,353,669.00
Western Assurance.....	2,214,230.00	1,908,260.00
Yorkshire.....	2,195,567.00	2,362,840.00
Totals.....	\$ 127,176,363.00	\$ 117,899,011.00

*Includes Reserve.

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FOREIGN COUNTRIES

Net Premiums Received	Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Capital Stock (Statutory Deposit)	Net Surplus
\$ 4,363,393.00	\$ 2,157,886.00	\$ 9,605,041.00	\$ 5,831,628.00	\$ 500,000.00	\$ 3,273,413.00
740,962.00	298,437.00	3,322,860.00	987,084.00	500,000.00	1,835,776.00
489,570.00	225,928.00	1,474,161.00	610,596.00	500,000.00	363,565.00
3,005,641.00	1,378,985.00	5,406,437.00	4,001,487.00	500,000.00	904,950.00
2,072,551.00	1,032,457.00	6,360,130.00	3,047,755.00	500,000.00	2,812,375.00
8,287,387.00	3,435,288.00	19,148,372.00	10,535,035.00	500,000.00	8,113,336.00*
806,546.00	378,001.00	3,106,294.00	1,207,961.00	500,000.00	1,298,333.00
828,980.00	445,109.00	2,596,414.00	1,163,130.00	250,000.00	1,183,284.00*
11,915,449.00	5,678,026.00	24,837,202.00	15,835,556.00	500,000.00	8,501,646.00
5,200,489.00	2,232,301.00	12,553,796.00	6,628,283.00	500,000.00	5,425,513.00*
3,683,715.00	2,192,796.00	8,850,229.00	5,451,105.00	500,000.00	2,356,374.00*
400,298.00	250,483.00	1,504,516.00	555,636.00	250,000.00	698,880.00
409,754.00	200,099.00	1,703,631.00	550,971.00	250,000.00	902,661.00
1,111,293.00	480,709.00	2,080,549.00	1,216,440.00	500,000.00	364,109.00
2,042,285.00	841,577.00	3,890,975.00	2,605,498.00	500,000.00	785,477.00
8,724,648.00	4,313,558.00	18,322,773.00	11,454,070.00	500,000.00	6,368,703.00
6,165,357.00	2,871,432.00	11,241,866.00	8,506,080.00	500,000.00	2,235,786.00
4,219,539.00	2,174,716.00	7,651,522.00	6,197,125.00	500,000.00	954,397.00
486,881.00	209,158.00	1,668,254.00	815,576.00	250,000.00	602,678.00
518,138.00	258,114.00	1,910,958.00	739,937.00	500,000.00	671,021.00
1,145,953.00	529,004.00	3,719,112.00	1,431,931.00	500,000.00	1,787,180.00
4,103,959.00	2,172,781.00	14,346,527.00	5,740,033.00	500,000.00	8,106,494.00
4,729,026.00	2,553,560.00	8,764,170.00	6,039,495.00	500,000.00	2,224,675.00
3,962,906.00	2,005,887.00	8,244,766.00	5,346,110.00	500,000.00	2,398,656.00
12,756,739.00	5,950,140.00	28,995,492.00	17,025,596.00	500,000.00	11,469,896.00
4,181,106.00	2,027,323.00	9,443,698.00	5,578,958.00	500,000.00	3,364,740.00
2,482,559.00	1,030,879.00	6,835,684.00	2,897,316.00	500,000.00	3,438,368.00
760,257.00	377,068.00	1,767,515.00	1,062,847.00	250,000.00	454,667.00
5,256,125.00	2,605,007.00	9,823,527.00	7,416,607.00	500,000.00	1,906,919.00
1,442,938.00	616,166.00	3,085,274.00	1,579,942.00	500,000.00	1,005,332.00
1,145,953.00	529,004.00	2,902,883.00	1,436,898.00	500,000.00	965,985.00
2,460,184.00	1,014,721.00	6,345,188.00	3,635,387.00	500,000.00	2,209,801.00
1,455,217.00	601,428.00	4,516,836.00	2,407,465.00	500,000.00	1,609,371.00
2,066,955.00	894,982.00	5,875,090.00	2,635,658.00	500,000.00	2,739,432.00
2,001,490.00	1,252,413.00	4,253,079.00	2,891,319.00	250,000.00	1,111,760.00
\$ 115,424,243.00	\$ 55,215,423.00	\$ 266,154,821.00	\$ 155,166,515.00	\$ 16,000,000.00	\$ 94,445,553.00

TABLE No. I

MUTUAL

Name of Company	Total Income	Total Disbursements
Allied American Mutual Fire.....	\$ 1,332,748.00	\$ 1,164,279.00
Arkwright Mutual Fire.....	4,217,800.00	3,673,060.00
Atlantic Mutual Fire.....	1,268,599.00	1,072,090.00
Automobile Mutual.....	697,284.00	675,563.00
Badger Mutual Fire.....	1,025,480.00	866,610.00
Berkshire Mutual Fire.....	1,059,108.00	953,246.00
Blackstone Mutual Fire.....	4,766,107.00	3,822,988.00
Boston Manufacturers' Mutual Fire.....	5,754,512.00	4,595,829.00
Cambridge Mutual Fire.....	814,871.00	674,118.00
Carolina Mutual.....	250,758.00	238,650.00
Central Manufacturers Mutual.....	6,839,252.00	6,128,105.00
Cotton and Woolen Manufacturers' Mutual.....	3,083,927.00	2,495,087.00
Employers Mutual Fire.....	826,413.00	581,642.00
Fall River Manufacturers's Mutual.....	1,500,897.00	1,189,394.00
Farm Bureau Mutual Fire.....	2,346,773.00	1,616,047.00
Firemen's Mutual.....	6,374,880.00	4,646,910.00
Grain Dealers National Mutual Fire.....	4,350,093.00	3,996,943.00
Grangers Mutual.....	342,177.00	231,270.00
Hardware Dealers Mutual Fire.....	6,376,828.00	5,738,746.00
Hardware Mutual Fire (N. C.).....	190,878.00	139,067.00
Hardware Mutual (Minn.).....	5,266,380.00	5,294,516.00
Holyoke Mutual Fire.....	1,262,894.00	1,130,036.00
Home Mutual Fire.....	342,294.00	286,979.00
Implement Dealers Mutual Fire.....	842,762.00	608,588.00
Indiana Lumbermens Mutual.....	3,377,230.00	3,209,615.00
Lititz Mutual.....	832,349.00	656,268.00
Lumber Mutual Fire.....	1,940,969.00	2,061,634.00
Lumbermens Mutual.....	3,018,512.00	2,973,684.00
Lynn Mutual Fire.....	344,526.00	305,082.00
Manufacturers Mutual Fire.....	15,021,895.00	11,771,467.00
Merchants and Business Men's Mutual Fire.....	1,244,459.00	1,113,680.00
Merrimack Mutual Fire.....	2,526,563.00	2,165,689.00
Michigan Millers Mutual Fire.....	3,835,790.00	3,732,141.00
Middlesex Mutual Fire.....	1,334,981.00	1,237,824.00
Millers' Mutual Fire (Ill.).....	2,714,964.00	2,281,204.00
Millers Mutual Fire (Pa.).....	871,959.00	795,276.00
Millers Mutual Fire (Texas).....	1,599,030.00	1,514,648.00
Millers National.....	4,741,972.00	4,621,483.00
Mill Owners Mutual Fire.....	2,990,601.00	2,680,007.00
Mutual Auto Fire.....	506,948.00	405,119.00
Mutual Fire in Harford County.....	1,382,941.00	1,028,406.00
Mutual Implement and Hardware.....	6,813,465.00	6,152,422.00
National Mutual.....	336,465.00	327,973.00
National Retailers Mutual.....	4,109,589.00	3,640,689.00
New York Central Mutual Fire.....	298,926.00	256,549.00
Norfolk and Dedham Mutual Fire.....	3,366,520.00	797,654.00
Northwestern Mutual Fire Asso.....	10,695,349.00	9,083,553.00
Pawtucket Mutual Fire.....	1,426,842.00	1,327,370.00
Pennsylvania Lumbermens Mutual Fire.....	2,665,899.00	2,400,107.00
Penna. Millers Mutual Fire.....	1,653,422.00	1,370,780.00
Philadelphia Manufacturers Mutual Fire.....	1,598,114.00	1,361,570.00
Preferred Mutual Fire.....	692,504.00	599,781.00
Protection Mutual Fire.....	2,042,641.00	1,676,811.00
Traders and Mechanics.....	726,240.00	625,727.00
Union Mutual Fire.....	2,591,822.00	2,408,588.00
United Mutual Fire.....	7,935,161.00	7,416,754.00
Washington County Fire.....	331,695.00	328,604.00
Western Millers Mutual Fire.....	1,068,651.00	1,036,050.00
What Cheer Mutual Fire.....	2,050,253.00	1,742,388.00
Worcester Manufacturers Mutual.....	1,461,632.00	1,174,242.00
Totals.....	\$ 161,294,594.00	\$ 138,100,602.00

*Includes Reserve.

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COMPANIES

Net Premiums Received	Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Capital Stock	Net Surplus
\$ 1,289,845.00	\$ 552,685.00	\$ 2,469,698.00	\$ 1,243,987.00	\$ 100,000.00	\$ 1,120,711.00*
3,829,135.00	434,309.00	11,195,381.00	4,920,935.00	-----	6,274,446.00
972,312.00	263,792.00	2,025,595.00	986,420.00	351,225.00	687,950.00
549,602.00	92,294.00	5,743,699.00	631,252.00	250,000.00	4,062,447.00*
949,239.00	333,962.00	2,127,050.00	1,306,225.00	250,000.00	570,825.00
995,429.00	393,311.00	1,586,619.00	1,098,519.00	-----	488,100.00*
4,397,473.00	546,927.00	11,482,902.00	5,768,966.00	-----	5,713,935.00*
5,198,304.00	582,875.00	13,469,905.00	6,938,009.00	-----	6,207,499.00*
763,082.00	300,713.00	1,506,098.00	914,314.00	-----	591,783.00*
230,412.00	49,937.00	660,666.00	203,231.00	-----	457,435.00
6,381,701.00	2,574,001.00	12,268,864.00	8,329,112.00	-----	3,939,751.00
2,788,046.00	294,854.00	8,081,820.00	3,545,011.00	-----	4,536,809.00
804,567.00	243,727.00	1,397,513.00	797,242.00	250,000.00	350,272.00
1,338,933.00	150,124.00	3,896,047.00	1,793,199.00	-----	1,948,220.00*
2,158,825.00	788,384.00	3,290,432.00	2,165,432.00	325,000.00	800,000.00
5,633,014.00	791,197.00	14,942,701.00	7,771,047.00	-----	7,171,654.00*
4,125,630.00	1,528,503.00	5,755,477.00	3,982,798.00	200,000.00	1,572,678.00
259,317.00	92,030.00	580,806.00	245,324.00	-----	335,482.00
6,179,965.00	2,122,161.00	11,262,431.00	6,937,157.00	200,000.00	4,325,274.00*
171,715.00	49,668.00	481,842.00	146,529.00	-----	335,313.00
4,899,526.00	1,910,786.00	8,102,736.00	5,742,245.00	500,000.00	1,860,491.00
1,105,079.00	389,963.00	3,806,127.00	1,365,288.00	100,000.00	2,340,839.00
308,057.00	141,901.00	772,022.00	361,205.00	-----	410,817.00
802,127.00	272,060.00	1,377,175.00	777,024.00	200,000.00	400,150.00
3,135,183.00	1,325,699.00	5,163,155.00	3,115,797.00	200,000.00	1,847,358.00
802,625.00	253,845.00	1,617,973.00	606,949.00	-----	1,011,024.00
1,689,505.00	951,707.00	4,900,315.00	1,677,332.00	-----	3,222,983.00
2,816,478.00	1,338,699.00	4,524,222.00	3,170,137.00	200,000.00	1,154,085.00*
324,150.00	114,891.00	853,759.00	357,981.00	-----	525,778.00
13,189,836.00	1,435,973.00	37,949,154.00	17,296,902.00	-----	20,652,252.00
567,205.00	170,273.00	2,993,780.00	593,638.00	-----	2,400,142.00
2,402,801.00	832,836.00	3,866,444.00	2,504,005.00	100,000.00	1,262,439.00*
3,606,523.00	1,524,890.00	5,849,469.00	3,758,546.00	250,000.00	1,840,923.00
1,223,588.00	468,185.00	4,234,551.00	1,433,895.00	-----	2,800,656.00
2,533,369.00	901,267.00	4,790,700.00	2,354,934.00	200,000.00	2,235,766.00
788,915.00	284,866.00	2,281,400.00	761,400.00	200,000.00	1,320,000.00*
1,508,038.00	669,022.00	2,705,119.00	1,487,757.00	250,000.00	967,362.00
4,531,749.00	2,084,399.00	8,033,303.00	5,070,848.00	1,000,000.00	1,962,455.00*
2,780,058.00	1,087,688.00	3,796,137.00	2,907,498.00	200,000.00	688,639.00
483,475.00	187,138.00	852,572.00	368,306.00	-----	484,266.00*
1,321,662.00	450,929.00	2,141,733.00	1,268,215.00	-----	873,518.00
6,567,343.00	2,357,010.00	9,678,822.00	7,122,736.00	200,000.00	2,356,086.00*
318,867.00	139,013.00	608,047.00	382,243.00	-----	225,804.00
3,959,696.00	1,416,434.00	5,648,969.00	4,398,969.00	500,000.00	750,000.00
285,353.00	122,174.00	702,971.00	331,562.00	-----	371,410.00
909,975.00	303,060.00	2,640,446.00	1,105,190.00	-----	1,535,256.00
10,226,047.00	3,370,569.00	15,712,146.00	11,579,406.00	-----	4,132,739.00*
1,284,886.00	484,190.00	3,079,439.00	1,645,223.00	-----	1,434,216.00*
2,488,136.00	1,037,040.00	5,328,055.00	2,599,718.00	-----	2,728,337.00*
1,493,311.00	529,669.00	4,752,613.00	1,853,586.00	250,000.00	2,649,027.00
1,455,743.00	170,939.00	3,676,023.00	1,913,488.00	-----	1,762,534.00
618,363.00	271,691.00	1,850,842.00	747,842.00	-----	1,103,001.00
1,846,015.00	228,837.00	4,770,713.00	2,461,370.00	-----	2,309,343.00
670,600.00	249,976.00	1,643,896.00	756,915.00	-----	886,981.00
2,465,461.00	909,566.00	2,703,961.00	1,834,701.00	500,000.00	369,260.00
7,555,326.00	3,348,081.00	13,144,633.00	8,534,295.00	325,000.00	4,285,338.00*
313,932.00	145,383.00	850,719.00	401,652.00	-----	449,067.00
998,608.00	434,915.00	1,267,258.00	935,012.00	200,000.00	132,247.00*
1,902,140.00	243,763.00	5,076,128.00	2,530,328.00	-----	2,545,800.00
1,338,933.00	150,124.00	3,537,692.00	1,797,246.00	-----	1,740,446.00*
\$ 146,532,230.00	\$ 44,894,905.00	\$ 311,540,765.00	\$ 169,641,093.00	\$ 7,301,225.00	\$ 133,519,419.00

TABLE No. I

COMPANIES OF OTHER

Name of Company	Total Income	Total Disbursements
Affiliated Underwriters.....	\$ 836,287.00	\$ 745,283.00
Casualty Reciprocal Exchange.....	2,886,932.00	2,661,148.00
Consolidated Underwriters.....	3,695,250.00	3,493,903.00
Individual Underwriters.....	594,599.00	484,938.00
Lumbermen's Underwriting Alliance.....	2,185,460.00	1,606,088.00
New York Reciprocal.....	439,412.00	386,579.00
Reciprocal Exchange.....	814,074.00	772,754.00
Universal Underwriters.....	816,220.00	697,508.00
Warner Reciprocal Insurers.....	666,033.00	751,361.00
Totals.....	\$ 12,934,267.00	\$ 11,599,562.00

*Includes Reserve.

TABLE No. I—Continued

MUTUAL COMPANIES OF NORTH CAROLINA

Mutual Fires of North Carolina	Total Income	Total Disbursements	Total Assets	Total Liabilities
Alamance Farmers Mutual Fire.....	\$.....	\$.....	\$.....	\$.....
Cabarrus County Mutual Fire.....	23,921.00	4,242.00	19,679.00	.....
Davidson County Mutual Fire.....	29,785.00	14,967.00	14,818.00	.....
Farmers Mutual Fire of Edgecombe Co....	13,462.00	7,076.00	7,386.00	.....
Gaston County Mutual Fire.....	47,029.00	4,420.00	42,610.00	.....
Grange Mutual Fire.....	31,354.00	15,515.00	23,689.00	388.00
Mecklenburg Farmers Mutual Fire.....	57,573.00	5,675.00	51,898.00	.....
Rowan Mutual Fire.....	19,612.00	10,751.00	8,860.00	2,325.00
Stanly Mutual Fire.....	5,930.00	1,134.00	4,795.00	.....
Totals.....	\$ 228,666.00	\$ 63,780.00	\$ 173,735.00	\$ 2,713.00

—Continued

STATES—(RECIPROCAL)

Net Premiums Received	Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Capital Stock (Guaranty Fund)	Net Surplus
\$ 695,076.00	\$ 423,531.00	\$ 2,026,017.00	\$ 1,210,033.00	\$ 44,540.00	\$ 771,444.00*
2,543,616.00	1,351,950.00	3,463,225.00	2,471,578.00	974,502.00	17,145.00
3,317,004.00	1,594,931.00	6,256,725.00	3,330,864.00	-----	2,925,861.00*
479,640.00	89,066.00	2,848,090.00	557,113.00	28,685.00	2,062,291.00*
2,160,267.00	960,572.00	3,416,158.00	1,730,681.00	-----	1,685,477.00
353,291.00	66,483.00	2,408,705.00	629,735.00	22,079.00	1,756,892.00*
756,137.00	355,222.00	1,410,972.00	848,385.00	-----	562,587.00
799,819.00	153,661.00	984,946.00	497,888.00	-----	487,059.00
633,770.00	435,391.00	1,261,544.00	744,256.00	-----	517,288.00
\$ 11,738,620.00	\$ 5,430,807.00	\$ 24,076,382.00	\$ 12,220,533.00	\$ 1,069,806.00	\$ 10,786,044.00

TABLE No. II—BUSINESS IN NORTH CAROLINA

SHOWING NET PREMIUMS RECEIVED AND NET LOSSES INCURRED FOR THE YEAR ENDING DECEMBER 31, 1945

STOCK COMPANIES

Stock Companies of the United States	Net Premiums Received	Net Losses Incurred
Ætna		
Fire.....	\$ 866,439	\$ 366,827
Extended coverage.....	71,183	5,794
Tornado, windstorm, cyclone, hail.....	19,140	3,764
Sprinkler leakage.....	5,437	528
Riot, civil commotion and explosion.....	5,129	
Hail.....	141,346	92,074
Motor vehicles.....	147,708	92,010
Ocean marine, ex. war.....	7,665	166
Inland navigation and transportation.....	89,090	73,186
Aircraft.....	308	646
Ocean marine, war risks.....	143	
Rain.....	205	1,000
Agricultural—		
Fire.....	49,084	9,486
Extended coverage.....	6,273	447
Tornado, windstorm, cyclone, hail.....	357	291
Sprinkler leakage.....	138	
Riot, civil commotion and explosion.....	2,295	
Motor vehicles.....	8,535	4,308
Ocean marine, ex. war risks.....	1,630	
Inland navigation and transportation.....	872	3,311
Albany—		
Fire.....	15,025	9,520
Extended coverage.....	2,407	291
Tornado, windstorm, cyclone, hail.....	109	4
Sprinkler leakage.....	3	
Riot, civil commotion and explosion.....	18	
Motor.....	4,806	3,735
Inland navigation and explosion.....	25	
Allemania Fire—		
Fire.....	32,041	8,671
Extended coverage.....	1,156	40
Tornado, windstorm, cyclone, hail.....	570	40
Sprinkler Leakage.....	6	
Hail.....	58,024	13,313
Motor vehicles.....	1,307	669
Inland navigation and transportation.....	67	
Alliance—		
Fire.....	23,256	15,346
Extended coverage.....	3,508	441
Tornado, windstorm, cyclone and hail.....	147	
Sprinkler leakage.....	464	
Riot, civil commotion and explosion.....	171	
Motor vehicles.....	9,378	5,916
Inland navigation and transportation.....	2,389	543
Allstate Fire—		
Motor vehicles.....	7,757	3,110
American Alliance—		
Fire.....	99,471	36,547
Extended coverage.....	7,752	3,308
Tornado, windstorm, cyclone and hail.....	804	724
Sprinkler leakage.....	52	
Riot, civil commotion and explosion.....	507	
Hail.....	25,310	17,616
Motor vehicles.....	6,241	6,315
Ocean marine, ex war risks.....	275	
Inland navigation and transportation.....	2,525	94
Aircraft.....	10	
American Automobile—		
Motor vehicles.....	47,652	14,213
Inland navigation and transportation.....	526	102
American and Foreign—		
Fire.....	5,372	879
Extended coverage.....	529	35
Tornado, windstorm, cyclone and hail.....	23	
Motor vehicles.....	1,221	224
Ocean marine, ex. war risks.....	1,923	191
Inland navigation and transportation.....	280	
American Aviation and General—		
Motor vehicles.....	12,276	4,955
Aircraft.....	1,333	617

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

Stock Companies of the United States	Net Premiums Received	Net Losses Incurred
American Central—		
Fire.....	\$ 13,119	\$ 4,888
Extended.....	1,368	126
Tornado, windstorm, cyclone and hail.....	87	110
Sprinkler leakage.....	188	—
Riot, civil commotion and explosion.....	2	—
Motor vehicles.....	10,212	3,758
Inland navigation and transportation.....	202	197
American Druggists' Fire—		
Fire.....	5,735	302
Extended coverage.....	48	—
American Eagle Fire—		
Fire.....	152,610	53,361
Extended coverage.....	11,062	4,459
Tornado, windstorm, cyclone and hail.....	1,928	598
Sprinkler leakage.....	2,111	—
Riot, civil commotion and explosion.....	4	—
Earthquake.....	1,851	—
Motor vehicles.....	75,874	43,523
Ocean marine, ex. war risks.....	1,873	856
Inland navigation and transportation.....	7,229	7,804
Aircraft.....	—	40
American Equitable Assurance—		
Fire.....	100,632	47,736
Extended coverage.....	6,807	1,505
Tornado, windstorm, cyclone and hail.....	11,638	4,094
Sprinkler leakage.....	141	—
Riot, civil commotion and explosion.....	130	80
Earthquake.....	3	—
Hail.....	11,932	4,488
Motor vehicles.....	1,953	1,533
Ocean marine, ex. war risks.....	2,781	474
Inland navigation and transportation.....	226	460
Aircraft.....	2	—
American Fidelity Fire—		
Inland navigation and transportation.....	9,067	1,425
American Fire and Casualty—		
Motor vehicles, bodily injury.....	12	—
Motor vehicles, other.....	13	—
Workmen's compensation.....	87	—
Miscellaneous Casualty, bodily injury.....	100	—
Miscellaneous, other.....	10	—
American Fire—		
Fire.....	9,840	2,050
Extended coverage.....	1,812	4
Tornado, windstorm, cyclone and hail.....	25	—
Motor vehicles.....	355	686
American General—		
Inland navigation and transportation.....	72	7
American Home Fire Assurance—		
Fire.....	46,060	14,601
Extended coverage.....	6,306	1,063
Tornado, windstorm, cyclone and hail.....	423	85
Sprinkler leakage.....	12	—
Riot, civil commotion and explosion.....	20	—
Hail.....	31,008	15,010
Motor vehicles.....	4,406	3,757
Inland navigation and transportation.....	634	203
American Insurance—		
Fire.....	197,061	60,100
Extended coverage.....	13,245	1,690
Tornado, windstorm, cyclone and hail.....	3,126	1,309
Sprinkler leakage.....	679	21
Riot, civil commotion and explosion.....	85	—
Hail.....	87,536	20,680
Motor vehicles.....	30,067	12,068
Ocean marine, ex. war risks.....	3,508	1,587
Inland navigation and transportation.....	9,045	3,883
Aircraft.....	713	80
Rain.....	174	—
American Union—		
Fire.....	443	116
Extended coverage.....	121	1
Tornado, windstorm, cyclone and hail.....	12	—
Riot, civil commotion and explosion.....	4	—

— Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

Stock Companies of the United States	Net Premiums Received	Net Losses Incurred
Anchor—		
Fire.....	\$ 4,849	\$ 3,045
Extended coverage.....	384	33
Tornado, windstorm, cyclone and hail.....		
Sprinkler leakage.....	6	
Riot, civil commotion and explosion.....	14	
Motor vehicles.....	4,899	2,863
Ocean marine, ex. war risks.....	405	20
Atlantic Fire—		
Automobile—		
Fire.....	96,121	51,733
Extended coverage.....	6,756	2,352
Tornado, windstorm, cyclone and hail.....	882	349
Sprinkler leakage.....	194	226
Riot, civil commotion and explosion.....	40	5
Motor vehicles.....	57,983	24,428
Ocean marine ex. war risks.....	3,855	331
Inland navigation and transportation.....	28,020	19,931
Aircraft.....	655	894
Ocean marine, war risks only.....	636	
Baltimore American—		
Fire.....	14,561	961
Extended coverage.....	893	65
Tornado, windstorm, cyclone and hail.....	341	30
Sprinkler leakage.....	59	
Riot, civil commotion and explosion.....	14	
Hail.....	30,297	6,894
Motor vehicles.....	550	253
Inland navigation and transportation.....	1,049	458
Bankers and Shippers—		
Fire.....	90,439	33,896
Extended coverage.....	10,012	126
Tornado, windstorm and cyclone, hail.....	725	54
Sprinkler leakage.....	284	667
Riot, civil commotion and explosion.....	4	
Motor vehicles.....	19,471	14,083
Ocean marine ex. war risks.....	427	43
Inland navigation and transportation.....	912	605
Aircraft.....		
Bankers' Fire—		
Fire.....	168	
Birmingham Fire—		
Bituminous Fire and Marine—		
Motor vehicles.....	8,384	3,995
Blue Ridge—		
Fire.....	9,496	52
Extended coverage.....	730	
Tornado, windstorm, cyclone and hail.....	28	
Motor vehicles.....	73,730	32,386
Boston—		
Fire.....	74,176	25,829
Extended coverage.....	6,605	1,167
Tornado, windstorm, cyclone and hail.....	1,472	496
Sprinkler leakage.....	97	
Riot, civil commotion and explosion.....	353	
Motor vehicles.....	3,591	2,842
Ocean marine, ex. war risks.....	1,927	212
Inland navigation and transportation.....	4,924	1,655
Aircraft.....		
Buffalo—		
Fire.....	12,673	8,362
Extended coverage.....	2,140	629
Tornado, windstorm, cyclone and hail.....	54	5
Sprinkler leakage.....	2	
Riot, civil commotion and explosion.....	2	
Motor vehicles.....	2,046	1,986
Ocean marine, ex. war risks.....	403	41
Inland navigation and transportation.....	23	
Caledonian-American—		
Fire.....	13,085	1,230
Extended coverage.....	2,038	25
Tornado, windstorm, cyclone and hail.....	124	53
Sprinkler leakage.....	31	9
Riot, civil commotion and explosion.....	35	
Motor vehicles.....	51	44
Inland navigation and transportation.....	256	63

— Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

Stock Companies of the United States	Net Premiums Received	Net Losses Incurred
California—		
Fire.....	\$ 11,818	\$ 2,246
Extended coverage.....	1,176	201
Tornado, windstorm, cyclone and hail.....	83	—
Riot, civil commotion and explosion.....	10	—
Motor vehicles.....	539	8
Inland navigation and transportation.....	5,059	528
Calvert Fire—		
Motor vehicles.....	71,408	60,486
Camden Fire—		
Fire.....	21,229	10,932
Extended coverage.....	2,723	257
Tornado, windstorm, cyclone and hail.....	115	10
Sprinkler leakage.....	6	—
Riot, civil commotion and explosion.....	41	10
Motor vehicles.....	6,768	1,187
Ocean marine, ex. war risks.....	607	60
Inland navigation and transportation.....	18	—
Capital Fire—		
Fire.....	6,377	27
Extended coverage.....	821	—
Tornado, windstorm, cyclone and hail.....	42	—
Riot, civil commotion and explosion.....	9	—
Motor vehicles.....	937	25
Ocean marine.....	226	23
Inland navigation and transportation.....	79	—
Carolina—		
Fire.....	111,807	48,563
Extended coverage.....	13,671	1,822
Tornado, windstorm, cyclone and hail.....	1,248	575
Sprinkler leakage.....	674	310
Hail.....	39,268	7,275
Motor vehicles.....	96,686	76,355
Inland navigation and transportation.....	4,124	5,104
Aircraft or rain.....	44	—
Central Ins. Co. of Baltimore—		
Fire.....	28,732	2,707
Extended coverage.....	2,295	86
Tornado, windstorm, cyclone and hail.....	478	1,062
Sprinkler leakage.....	5	—
Riot, civil commotion and explosion.....	10	—
Motor vehicles.....	1,262	2,264
Inland navigation and transportation.....	857	351
Central Union—		
Fire.....	184	15
Extended coverage.....	33	—
Tornado, windstorm, cyclone and hail.....	4	—
Riot, civil commotion and explosion.....	1	—
Charter Oak Fire—		
Fire.....	8,722	412
Extended coverage.....	1,444	104
Tornado, windstorm, cyclone and hail.....	66	—
Inland navigation and transportation.....	914	142
Citizens Ins. Co. of New Jersey—		
Fire.....	93,073	28,230
Extended coverage.....	7,326	1,083
Tornado, windstorm, cyclone and hail.....	1,219	240
Sprinkler leakage.....	17	—
Riot, civil commotion and explosion.....	14	—
Hail.....	112,785	76,350
Motor vehicles.....	10,578	6,766
Ocean marine.....	158	28
Inland navigation and explosion.....	4,102	2,867
City of New York—		
Fire.....	36,959	14,233
Extended coverage.....	1,530	35
Tornado, windstorm, cyclone and hail.....	1,718	1,199
Sprinkler leakage.....	2	—
Hail.....	20,098	1,745
Motor vehicles.....	7,899	8,544
Inland navigation and transportation.....	2,447	441

— Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

Stock Companies of the United States	Net Premiums Received	Net Losses Incurred
Columbia Fire—		
Fire.....	\$ 75,645	\$ 24,889
Extended coverage.....	2,818	746
Tornado, windstorm, cyclone and hail.....	821	263
Sprinkler leakage.....	22	
Riot, civil commotion and explosion.....	1	
Hail.....	134,040	122,437
Motor vehicles.....	13,633	8,803
Inland navigation and transportation.....	2,807	2,718
Columbia—		
Fire.....	9,943	2,116
Extended coverage.....	947	23
Tornado, windstorm, cyclone and hail.....	40	4
Sprinkler leakage.....	46	
Motor vehicles.....	1,212	265
Inland navigation and transportation.....	311	35
Commerce—		
Fire.....	48,399	16,610
Extended coverage.....	4,547	488
Tornado, windstorm, cyclone and hail.....	1,271	268
Sprinkler leakage.....	1	
Riot, civil commotion and explosion.....	38	
Motor vehicles.....	22,296	13,864
Inland navigation and transportation.....	51	7
Commercial Union Fire—		
Fire.....	5,616	6,785
Extended coverage.....	888	549
Tornado, windstorm, cyclone and hail.....	65	25
Riot, civil commotion and explosion.....	9	
Motor vehicles.....	2,312	2,623
Inland navigation and transportation.....	206	617
Commonwealth—		
Fire.....	6,290	4,891
Extended coverage.....	1,110	87
Tornado, windstorm, cyclone and hail.....	69	250
Sprinkler leakage.....	2	
Riot, civil commotion and explosion.....	23	
Earthquake.....	21	
Motor vehicles.....	964	56
Ocean marine, ex. war risks.....	171	22
Inland navigation and transportation.....	761	342
Aircraft.....	8	
Water damage.....	11	
Concordia Fire—		
Fire.....	25,890	13,200
Extended coverage.....	2,296	681
Tornado, windstorm, cyclone and hail.....	568	149
Motor vehicles.....	4,606	4,406
Inland navigation and transportation.....	110	
Connecticut Fire—		
Fire.....	43,724	20,500
Extended coverage.....	5,331	832
Tornado, windstorm, cyclone and hail.....	495	104
Sprinkler leakage.....	164	
Riot, civil commotion and explosion.....	40	
Motor vehicles.....	5,740	4,702
Ocean marine, ex. war risks.....	3,344	30
Inland navigation and transportation.....	4,567	1,366
Continental—		
Fire.....	277,797	122,468
Extended coverage.....	16,975	2,717
Tornado, windstorm, cyclone and hail.....	4,181	1,990
Sprinkler leakage.....	766	75
Riot, civil commotion and explosion.....	787	
Motor vehicles.....	32,135	19,785
Ocean marine, ex. war risks.....	3,404	1,929
Inland navigation and transportation.....	18,588	10,634
Aircraft.....	40	89
Ocean marine, war risks only.....	—	3

— Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

Stock Companies of the United States	Net Premiums Received	Net Losses Incurred
County Fire—		
Fire.....	\$ 18,433	\$ 5,855
Extended coverage.....	1,369	137
Tornado, windstorm, cyclone and hail.....	96	73
Sprinkler leakage.....	25	—
Hail.....	23,077	14,836
Motor vehicles.....	4,112	2,430
Inland navigation and transportation.....	277	169
Aircraft.....	25	—
Detroit Fire and Marine—		
Fire.....	17,031	6,243
Extended coverage.....	2,898	1,215
Tornado, windstorm, cyclone and hail.....	118	13
Riot, civil commotion and explosion.....	— 18	—
Hail.....	315	—
Motor vehicles.....	4,217	523
Inland navigation and transportation.....	1,050	7,363
Aircraft.....	8,457	2,770
Dixie Fire—		
Fire.....	349,611	156,195
Extended coverage.....	21,753	9,841
Tornado, windstorm, cyclone and hail.....	5,310	639
Sprinkler leakage.....	273	—
Riot, civil commotion and explosion.....	104	—
Hail.....	229,464	147,577
Motor vehicles.....	24,723	15,244
Inland navigation and transportation.....	11,287	3,181
Aircraft damage.....	15	—
Rain.....	903	—
Dubuque Fire and Marine—		
Fire.....	2,266	— 58
Extended coverage.....	318	— 3
Sprinkler leakage.....	56	—
Motor vehicles.....	5,143	—
Inland navigation and transportation.....	1,660	—
Eagle Fire—		
East and West—		
Fire.....	1,475	102
Extended coverage.....	189	—
Tornado, windstorm, cyclone and hail.....	71	—
Riot, civil commotion and explosion.....	33	—
Motor vehicles.....	355	66
Inland navigation and transportation.....	429	69
Air damage.....	6	—
Empire State—		
Fire.....	30,282	4,671
Extended coverage.....	2,717	790
Tornado, windstorm, cyclone and hail.....	119	—
Riot, civil commotion and explosion.....	42	—
Motor vehicles.....	16,865	11,039
Inland navigation and transportation.....	150	245
Employers' Fire—		
Fire.....	50,529	19,433
Extended coverage.....	5,393	1,084
Tornado, windstorm, cyclone and hail.....	278	168
Sprinkler leakage.....	17	—
Riot, civil commotion and explosion.....	— 39	—
Motor vehicles.....	44,671	16,370
Inland navigation and transportation.....	3,882	3,350
Aircraft.....	— 832	619
Equitable Fire—		
Fire.....	11,198	2,927
Extended coverage.....	765	—
Tornado, windstorm, cyclone and hail.....	19	—
Riot, civil commotion and explosion.....	— 2	—
Equitable Fire and Marine—		
Fire.....	35,958	24,621
Extended coverage.....	5,013	895
Tornado, windstorm, cyclone and hail.....	241	5
Sprinkler leakage.....	32	—
Riot, civil commotion and explosion.....	104	—
Motor vehicles.....	5,640	3,912
Inland navigation and transportation.....	5,370	3,323

— Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

Stock Companies of the United States	Net Premiums Received	Net Losses Incurred
Eureka-Security Fire and Marine—		
Fire.....	\$ 28,404	\$ 13,245
Extended coverage.....	5,815	1,498
Tornado, windstorm, cyclone and hail.....	— 106	—
Motor vehicles.....	3,637	1,354
Inland navigation and transportation.....	384	102
Export—		
Fire.....	136	—
Inland navigation and transportation.....	3,607	—
Federal—		
Fire.....	23,264	383
Extended coverage.....	2,952	302
Tornado, windstorm, cyclone and hail.....	65	27
Sprinkler leakage.....	6	—
Riot, civil commotion and explosion.....	62	—
Earthquake.....	7	—
Motor vehicles.....	24,386	21,801
Ocean marine ex. war risks.....	10,584	9,976
Inland navigation and transportation.....	17,709	23,715
Aircraft.....	4,642	5,160
Federal Union—		
Fire.....	5,334	2,810
Extended coverage.....	466	52
Tornado, windstorm, cyclone and hail.....	37	—
Sprinkler leakage.....	51	—
Motor vehicles.....	5,235	2,307
Ocean marine.....	451	46
Inland navigation and transportation.....	309	—
Aircraft.....	— 188	—
Fidelity and Guaranty Fire Corpo.—		
Fire.....	64,282	14,714
Extended coverage.....	9,604	887
Tornado, windstorm, cyclone and hail.....	968	11
Sprinkler leakage.....	53	—
Riot, civil commotion and explosion.....	23	—
Motor vehicles.....	79,016	35,005
Inland navigation and transportation.....	6,568	2,928
Aircraft.....	— 4	12
Fidelity-Phenix Fire—		
Fire.....	134,777	77,537
Extended coverage.....	14,095	4,622
Tornado, windstorm, cyclone and hail.....	1,736	398
Sprinkler leakage.....	1,203	45
Riot, civil commotion and explosion.....	— 91	—
Motor vehicles.....	25,359	17,971
Ocean marine ex. war risks.....	3,410	1,929
Inland navigation and transportation.....	6,994	8,796
Aircraft.....	369	— 89
Fire Association of Phila.—		
Fire.....	77,088	20,605
Extended coverage.....	5,957	554
Tornado, windstorm, cyclone and hail.....	172	54
Sprinkler leakage.....	50	—
Riot, civil commotion and explosion.....	567	—
Motor vehicles.....	28,526	20,086
Ocean marine ex. war risks.....	6	—
Inland navigation and transportation.....	4,082	6,816
Fireman's Fund—		
Fire.....	163,535	94,528
Extended coverage.....	12,546	1,501
Tornado, windstorm, cyclone and hail.....	721	1,037
Sprinkler leakage.....	924	229
Riot, civil commotion and explosion.....	1,141	—
Motor vehicles.....	26,263	17,417
Ocean marine.....	16,168	1,376
Inland navigation and transportation.....	19,874	6,904
Aircraft.....	— 9	328
Firemen's—		
Fire.....	56,510	42,657
Extended coverage.....	6,971	8,645
Tornado, windstorm, cyclone and hail.....	— 167	1,017
Sprinkler leakage.....	28	—
Riot, civil commotion and explosion.....	— 2	—
Motor vehicles.....	31,260	25,050
Ocean marine ex. war risks.....	1,760	1,595
Inland navigation and transportation.....	4,887	2,193
Aircraft.....	88	— 80

— Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

Stock Companies of the United States	Net Premiums Received	Net Losses Incurred
First American Fire—		
Fire.....	\$ 9,924	\$ 2,866
Extended coverage.....	2,059	128
Tornado, windstorm, cyclone and hail.....	50	181
Sprinkler leakage.....	107	—
Riot, civil commotion and explosion.....	93	—
Motor vehicles.....	5,405	2,392
Inland navigation and transportation.....	97	—
Franklin Fire—		
Fire.....	65,669	20,959
Extended coverage.....	6,806	541
Tornado, windstorm, cyclone and hail.....	1,642	397
Sprinkler Leakage.....	228	—
Hail.....	55,920	13,736
Motor vehicles.....	49,874	32,949
Ocean marine ex. war risks.....	217	24
Inland navigation and transportation.....	30,440	45,240
Ocean marine war risks only.....	128	126
Franklin National—		
Fire.....	5,091	6,271
Extended coverage.....	252	5
Tornado, windstorm, cyclone and hail.....	38	—
Motor vehicles.....	1,515	5,044
Inland navigation and transportation.....	44	—
Fulton Fire—		
General Exchange Ins. Corpo.—		
Motor vehicles.....	242,234	138,678
General Ins. Co. of America—		
Fire.....	82,436	45,482
Extended coverage.....	21,033	2,379
Tornado, windstorm, cyclone and hail.....	215	71
Sprinkler leakage.....	69	—
Riot, civil commotion and explosion.....	159	—
Motor vehicles.....	1,193	70
Ocean marine.....	1,301	282
Inland navigation and transportation.....	1,412	515
General Security Assur. Corpo.—		
Fire.....	37,853	21,867
Extended coverage.....	4,031	188
Tornado, windstorm, cyclone and hail.....	163	120
Sprinkler leakage.....	98	—
Riot, civil commotion and explosion.....	122	—
Earthquake.....	1	—
Hail.....	1,610	696
Motor vehicles.....	226	3
Inland navigation and transportation.....	2,363	1,195
Aircraft.....	423	462
Georgia Home—		
Fire.....	9,685	2,414
Extended coverage.....	1,780	140
Tornado, windstorm, cyclone and hail.....	74	20
Sprinkler leakage.....	212	—
Hail.....	66,900	10,432
Motor vehicles.....	12,187	7,173
Gibraltar Fire and Marine—		
Fire.....	17,008	5,442
Extended coverage.....	943	153
Tornado, windstorm, cyclone and hail.....	587	161
Sprinkler leakage.....	46	—
Hail.....	429	209
Motor vehicles.....	3,609	5,648
Inland navigation and transportation.....	207	58
Girard Fire and Marine—		
Fire.....	20,516	10,565
Extended coverage.....	1,422	455
Tornado, windstorm, cyclone and hail.....	96	140
Motor vehicles.....	8,226	5,217
Inland navigation and transportation.....	321	21

— Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

Stock Companies of the United States	Net Premiums Received	Net Losses Incurred
Glens Falls—		
Fire.....	\$ 81,806	\$ 31,221
Extended coverage.....	7,023	795
Tornado, windstorm, cyclone and hail.....	742	150
Sprinkler leakage.....	76	113
Riot, civil commotion and explosion.....	195	—
Motor vehicles.....	12,631	6,769
Ocean marine ex. war risks.....	2,430	1,959
Inland navigation and transportation.....	6,873	2,555
Aircraft.....	—	97
Globe and Republic—		
Fire.....	18,746	8,965
Extended coverage.....	1,004	207
Tornado, windstorm, cyclone and hail.....	310	250
Riot, civil commotion and explosion.....	— 21	—
Motor vehicles.....	3,090	1,394
Inland navigation and transportation.....	1,877	779
Globe and Rutgers Fire—		
Fire.....	79,177	36,718
Extended coverage.....	5,767	1,721
Tornado, windstorm, cyclone and hail.....	1,185	692
Sprinkler leakage.....	32	8
Riot, civil commotion and explosion.....	— 77	—
Earthquake.....	5	—
Hail.....	50,497	29,638
Motor vehicles.....	9,515	4,983
Ocean marine ex. war risks.....	2,019	261
Inland navigation and transportation.....	355	250
Aircraft.....	3	—
Granite State Fire—		
Fire.....	105,992	32,362
Extended coverage.....	7,810	968
Tornado, windstorm, cyclone and hail.....	782	193
Sprinkler leakage.....	48	—
Riot, civil commotion and explosion.....	32	—
Motor vehicles.....	3,812	1,172
Inland navigation and transportation.....	60	—
Great American—		
Fire.....	124,464	266,455
Extended coverage.....	11,406	— 588
Tornado, windstorm, cyclone and hail.....	2,316	— 8,384
Sprinkler leakage.....	208	—
Riot, civil commotion and explosion.....	149	—
Earthquake.....	3	—
Hail.....	63,229	21,382
Motor vehicles.....	12,853	5,678
Ocean marine ex. war risks.....	7,186	— 1,391
Inland navigation and transportation.....	8,108	5,731
Aircraft.....	133	— 2,946
Ocean marine war risks only.....	8,955	—
Hanover Fire—		
Fire.....	58,328	29,087
Extended coverage.....	6,388	957
Tornado, windstorm, cyclone and hail.....	291	32
Sprinkler leakage.....	36	1
Riot, civil commotion and explosion.....	171	—
Motor vehicles.....	10,083	4,037
Ocean marine ex. war risks.....	11,526	851
Inland navigation and transportation.....	7,518	911
Aircraft.....	11	— 43
Ocean marine war risks only.....	1	—
Hartford Fire—		
Fire.....	457,216	145,381
Extended coverage.....	38,295	3,910
Tornado, windstorm, cyclone and hail.....	6,453	2,359
Sprinkler leakage.....	1,210	76
Riot, civil commotion and explosion.....	489	16
Earthquake.....	14	—
Hail.....	341,886	205,071
Motor vehicles.....	107,200	56,933
Ocean marine.....	4,409	113
Inland navigation and transportation.....	31,240	10,501
Aircraft.....	435	5
Rain and flood.....	3,463	— 514

— Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

Stock Companies of the United States	Net Premiums Received	Net Losses Incurred
Home Fire and Marine—		
Fire.....	\$ 31,448	\$ 19,094
Extended coverage.....	3,396	81
Tornado, windstorm, cyclone and hail.....	524	187
Sprinkler leakage.....	76	
Riot, civil commotion and explosion.....	98	
Motor vehicles.....	2,127	3,325
Inland navigation and transportation.....	5,400	1,235
Home Insurance Co.—		
Fire.....	380,033	262,327
Extended coverage.....	29,656	7,874
Tornado, windstorm, cyclone and hail.....	7,095	2,219
Sprinkler leakage.....	3,867	79
Riot, civil commotion and explosion.....	16,994	14
Earthquake.....	404	
Hail.....	68,491	215,104
Motor vehicles.....	85,655	55,661
Ocean marine ex. war risks.....	8,203	104
Inland navigation and transportation.....	56,096	11,072
Aircraft and Rain.....	261	
Ocean marine war risks only.....	26	
Homeland of America—		
Fire.....	32,233	15,690
Extended coverage.....	4,340	735
Tornado, windstorm, cyclone and hail.....	192	8
Riot, civil commotion and explosion.....	2	
Motor vehicles.....	8,027	1,434
Ocean marine ex. war risks.....	114	17
Inland navigation and transportation.....	694	345
Water damage.....	31	
Homestead Fire—		
Fire.....	44,557	19,618
Extended coverage.....	4,622	1,843
Tornado, windstorm, cyclone and hail.....	592	491
Sprinkler leakage.....	111	
Riot, civil commotion and explosion.....	9	
Hail.....	5,879	559
Motor vehicles.....	1,817	1,515
Inland navigation and transportation.....	2,647	687
Imperial Assurance—		
Fire.....	12,060	7,799
Extended coverage.....	1,451	166
Tornado, windstorm, cyclone and hail.....	50	
Sprinkler leakage.....		
Motor vehicles.....	2,100	79
Inland navigation and transportation.....	4,026	14,134
Insurance Co. of North America—		
Fire.....	163,231	43,978
Extended coverage.....	18,582	1,206
Tornado, windstorm, cyclone and hail.....	507	118
Sprinkler leakage.....	724	
Riot, civil commotion and explosion.....	1,245	
Earthquake.....	2	
Hail.....	282,085	143,568
Motor vehicles.....	10,351	5,002
Ocean marine ex. war risks.....	20,806	136,401
Inland navigation and transportation.....	36,813	11,032
Aircraft.....	21	37
Ocean marine war risks only.....	52,760	3,159
Rain.....	658	500
Insurance Co. State of Penn.—		
Fire.....	25,293	10,529
Extended coverage.....	1,426	257
Tornado, windstorm, cyclone and hail.....	191	41
Sprinkler leakage.....	1	
Riot, civil commotion and explosion.....	7	
Motor vehicles.....	25,023	17,229
Inland navigation and transportation.....	72	114

— Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

Stock Companies of the United States	Net Premiums Received	Net Losses Incurred
Inter-Ocean Reinsurance—		
Fire.....	\$ 14,442	\$ 6,098
Extended coverage.....	1,532	57
Tornado, windstorm, cyclone and hail.....	60	53
Sprinkler leakage.....	67	—
Riot, civil commotion and explosion.....	4	11
Earthquake.....	4	—
Hail.....	67,193	37,232
Ocean marine.....	23	218
Inland navigation and transportation.....	422	71
Aircraft.....	18	—
Jersey—		
Fire.....	29,116	3,272
Extended coverage.....	1,283	248
Tornado, windstorm, cyclone and hail.....	363	555
Sprinkler leakage.....	335	—
Riot, civil commotion and explosion.....	—	—
Ocean marine ex. war risks.....	213	22
Motor vehicles.....	1,418	1,114
Inland navigation and transportation.....	—	100
Kansas City Fire and Marine—		
Louisville Fire and Marine—		
Fire.....	15,781	1,263
Extended coverage.....	4,137	396
Tornado, windstorm, cyclone and hail.....	198	12
Riot, civil commotion and explosion.....	307	—
Motor vehicles.....	10,346	5,537
Ocean marine.....	—	417
Inland navigation and transportation.....	173	—
Lumbermen's—		
Fire.....	11,537	758
Extended coverage.....	1,382	2
Tornado, windstorm, cyclone and hail.....	20	—
Riot, civil commotion and explosion.....	35	—
Motor vehicles.....	756	34
Manhattan Fire and Marine—		
Fire.....	29,553	10,031
Extended coverage.....	2,355	330
Tornado, windstorm, cyclone and hail.....	327	10
Motor vehicles.....	151	650
Inland navigation and transportation.....	709	—
Manufacturers' Fire—		
Fire.....	—	83
Extended coverage.....	63	2,616
Tornado, windstorm, cyclone and hail.....	20	—
Sprinkler leakage.....	20	2
Riot, civil commotion and explosion.....	—	2
Motor vehicles.....	791	55
Inland navigation and transportation.....	67	—
Maryland—		
Fire.....	3,291	731
Extended coverage.....	169	618
Motor vehicles.....	1,717	1,717
Inland navigation and transportation.....	209	55
Massachusetts Fire and Marine—		
Fire.....	51,361	19,044
Extended coverage.....	3,987	870
Tornado, windstorm, cyclone and hail.....	615	588
Hail.....	33,102	13,930
Motor vehicles.....	992	39
Inland navigation and transportation.....	346	—
Mechanics and Traders—		
Fire.....	20,904	13,975
Extended coverage.....	3,497	12
Tornado, windstorm, cyclone and hail.....	—	27
Sprinkler leakage.....	—	3
Riot, civil commotion and explosion.....	—	3
Motor vehicles.....	3,749	2,503
Inland navigation and transportation.....	1,053	392

— Minus

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

Stock Companies of the United States	Net Premiums Received	Net Losses Incurred
Mercantile of America—		
Fire.....	\$ 5,565	\$ 2,528
Extended coverage.....	1,129	74
Tornado, windstorm, cyclone and hail.....	63	65
Riot, civil commotion and explosion.....	— 1	—
Motor vehicles.....	951	155
Ocean marine ex. war risks.....	171	22
Inland navigation and transportation.....	1,561	436
Merchants Fire Assur. Corpo.—		
Fire.....	22,055	9,362
Extended coverage.....	2,627	498
Tornado, windstorm, cyclone and hail.....	209	—
Sprinkler leakage.....	1	—
Riot, civil commotion and explosion.....	24	—
Motor vehicles.....	2,447	2,426
Ocean marine ex. war risks.....	1,016	—
Inland navigation and transportation.....	98	—
Aircraft.....	193	—
Merchants Fire Ins.—		
Mercury—		
Fire.....	41,974	17,237
Extended coverage.....	3,380	529
Tornado, windstorm, cyclone and hail.....	161	14
Sprinkler leakage.....	191	—
Riot, civil commotion and explosion.....	31	—
Motor vehicles.....	54,325	36,449
Inland navigation and transportation.....	10,986	12,214
Michigan Fire and Marine—		
Fire.....	35,961	13,922
Extended coverage.....	2,830	337
Tornado, windstorm, cyclone and hail.....	593	89
Sprinkler leakage.....	32	6
Riot, civil commotion and explosion.....	— 226	—
Hail.....	27,354	18,506
Motor vehicles.....	3,514	2,476
Ocean marine ex. war risks.....	115	11
Inland navigation and transportation.....	810	196
Rain.....	31	—
Midwestern Fire and Marine—		
Milwaukee Mechanics—		
Fire.....	45,226	18,265
Extended coverage.....	4,263	1,483
Tornado, windstorm, cyclone and hail.....	324	40
Motor vehicles.....	6,070	4,005
Inland navigation and transportation.....	362	— 84
Minneapolis Fire and Marine—		
Fire.....	—	—
Extended coverage.....	—	—
Tornado, windstorm, cyclone and hail.....	—	—
Sprinkler leakage.....	—	—
Riot, civil commotion and explosion.....	—	—
Motor vehicles.....	—	—
Inland navigation and transportation.....	—	—
Monarch Fire—		
Fire.....	5,933	51
Extended coverage.....	475	300
Tornado, windstorm, cyclone and hail.....	226	—
Motor vehicles.....	7	—
Motors Insurance Corpo.—		
Motor vehicles.....	60,566	34,834
National-Ben Franklin Fire—		
Fire.....	29,401	4,128
Extended coverage.....	4,258	336
Tornado, windstorm, cyclone and hail.....	1,053	122
Motor vehicles.....	2,001	241
Inland navigation and transportation.....	762	271
National Fire—		
Fire.....	137,333	57,955
Extended coverage.....	14,828	1,868
Tornado, windstorm, cyclone and hail.....	1,103	105
Sprinkler leakage.....	503	84
Riot, civil commotion and explosion.....	— 1,290	—
Motor vehicles.....	13,981	8,659
Ocean marine ex. war risks.....	938	71
Inland navigation and transportation.....	7,594	3,094

— Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

Stock Companies of the United States	Net Premiums Received	Net Losses Incurred
National Fire and Marine—		
Fire	\$ 7,823	\$ 4,953
Extended coverage	494	107
Tornado, windstorm, cyclone and hail	266	69
Sprinkler leakage	5	—
Inland navigation and transportation	126	—
National Liberty—		
Fire	34,859	13,316
Extended coverage	3,944	151
Tornado, windstorm, cyclone and hail	886	68
Sprinkler leakage	33	—
Riot, civil commotion and explosion	— 35	—
Hail	11,726	4,067
Motor vehicles	3,917	1,780
Inland navigation and transportation	6,584	— 11,828
National Reserve—		
Fire	2	—
Extended coverage	4	—
National Security—		
Fire	20,497	5,396
Extended coverage	3,134	672
Tornado, windstorm, cyclone and hail	188	— 235
Sprinkler leakage	2	—
Riot, civil commotion and explosion	104	—
Motor vehicles	1,739	1,430
National Surety Marine—		
Inland navigation and transportation	8,418	4,161
National Union Fire—		
Fire	62,146	36,598
Extended coverage	8,382	5,948
Tornado, windstorm, cyclone and hail	636	— 75
Sprinkler leakage	1,369	—
Riot, civil commotion and explosion	— 2,223	—
Motor vehicles	27,074	13,969
Ocean marine	— 201	—
Inland navigation and transportation	1,990	— 945
Miscellaneous	3,310	— 2,635
Aircraft	—	24
Newark Fire—		
Fire	14,163	4,495
Extended coverage	1,860	523
Tornado, windstorm, cyclone and hail	130	72
Sprinkler leakage	85	—
Riot, civil commotion and explosion	25	—
Motor vehicles	716	714
Ocean marine	1,373	136
Inland navigation and transportation	1,736	132
Aircraft	2,196	500
New Brunswick Fire—		
Fire	39,761	7,775
Extended coverage	2,038	204
Tornado, windstorm, cyclone and hail	1,122	8
Sprinkler leakage	75	—
Riot, civil commotion and explosion	— 6	—
Hail	90,579	29,785
Motor vehicles	7,447	4,989
Inland navigation and transportation	14,602	498
New England Fire—		
Fire	8,990	3,480
Extended coverage	707	84
Tornado, windstorm, cyclone and hail	148	22
Sprinkler leakage	8	— 2
Riot, civil commotion and explosion	— 57	—
Hail	6,839	4,626
Motor vehicles	879	619
Ocean marine ex. war risks	29	3
Inland navigation and transportation	203	49
Miscellaneous	8	—

— Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

Stock Companies of the United States	Net Premiums Received	Net Losses Incurred
New Hampshire Fire—		
Fire.....	\$ 277,412	\$ 90,607
Extended coverage.....	20,934	4,117
Tornado, windstorm, cyclone and hail.....	5,183	1,643
Sprinkler leakage.....	98	13
Riot, civil commotion and explosion.....	69	—
Motor vehicles.....	38,577	20,462
Ocean marine ex. war risks.....	46	—
Inland navigation and transportation.....	2,699	137
Aircraft.....	4	—
New York Fire—		
Fire.....	26,643	9,330
Extended coverage.....	2,216	—
Tornado, windstorm, cyclone and hail.....	875	83
Riot, civil commotion and explosion.....	7	—
Motor vehicles.....	218	250
Inland navigation and transportation.....	720	714
New York Underwriters—		
Fire.....	171,291	92,350
Extended coverage.....	17,436	1,986
Tornado, windstorm, cyclone and hail.....	3,492	1,534
Sprinkler leakage.....	821	260
Riot, civil commotion and explosion.....	179	—
Motor vehicles.....	31,471	25,486
Ocean marine ex. war risks.....	526	23
Inland navigation and transportation.....	16,777	12,128
Niagara Fire—		
Fire.....	25,425	18,455
Extended coverage.....	2,237	344
Tornado, windstorm, cyclone and hail.....	55	118
Sprinkler leakage.....	25	—
Riot, civil commotion and explosion.....	105	—
Motor vehicles.....	17,684	12,086
Inland navigation and transportation.....	198	590
North Carolina Home—		
Fire.....	298,344	105,481
Extended coverage.....	27,505	4,636
Tornado, windstorm, cyclone and hail.....	4,525	454
Sprinkler leakage.....	26	—
Riot, civil commotion and explosion.....	54	—
Earthquake.....	3	—
Hail.....	80,448	38,310
Motor vehicles.....	11,322	6,046
Inland navigation and transportation.....	2,656	1,115
North River—		
Fire.....	115,911	39,603
Extended coverage.....	10,950	1,201
Tornado, windstorm, cyclone and hail.....	1,781	620
Sprinkler leakage.....	359	—
Riot, civil commotion and explosion.....	4	—
Hail.....	62,593	24,409
Motor vehicles.....	18,008	4,257
Ocean marine ex. war risks.....	3,069	—
Inland navigation and transportation.....	2,287	2,902
Aircraft.....	782	2
Vessels—Fire.....	162	855
Rain.....	35	—
Northern Ins.—		
Fire.....	15,297	6,090
Extended coverage.....	1,010	120
Tornado, windstorm, cyclone and hail.....	69	—
Sprinkler leakage.....	55	27
Riot, civil commotion and explosion.....	44	3
Motor vehicles.....	2,724	273
Inland navigation and transportation.....	47	—
Northeastern—		
Fire.....	18,820	16,401
Tornado, windstorm, cyclone and hail.....	304	27
Extended coverage.....	2,096	220
Sprinkler leakage.....	243	3
Riot, civil commotion and explosion.....	85	8
Earthquake.....	5	—
Motor vehicles.....	37	2,707
Ocean marine ex. war risks.....	2,183	4
Inland navigation and transportation.....	150	27
Aircraft.....	1	—

— Minus

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

Stock Companies of the United States	Net Premiums Received	Net Losses Incurred
Northwestern Fire and Marine—		
Fire.....	\$ 765	\$.....
Extended coverage.....	21	
Tornado, windstorm, cyclone and hail.....	80	10
Hail.....	7,289	1,539
Motor vehicles.....	512	70
Ocean marine ex. war risks.....	132	6
Inland navigation and transportation.....	87	— 25
Northwestern National—		
Fire.....	7,537	4,573
Extended coverage.....	973	170
Tornado, windstorm, cyclone and hail.....	43	2
Sprinkler leakage.....	3	
Riot, civil commotion and explosion.....	16	
Motor vehicles.....	1,827	1,159
Ocean marine ex. war risks.....	1,222	1
Inland navigation and transportation.....	479	
Ohio Farmers—		
Fire.....	3,212	— 19
Extended coverage.....	251	
Tornado, windstorm, cyclone and hail.....	— 4	
Motor vehicles.....	96	
Inland navigation and transportation.....	55	
Old Colony—		
Fire.....	92,961	29,541
Extended coverage.....	5,534	1,156
Tornado, windstorm, cyclone and hail.....	3,423	1,551
Sprinkler leakage.....	72	
Riot, civil commotion and explosion.....	60	
Motor vehicles.....	9,722	10,424
Ocean marine ex. war risks.....	1,779	61
Inland navigation and transportation.....	1,036	276
Orient—		
Fire.....	22,902	10,927
Extended coverage.....	2,564	223
Tornado, windstorm, cyclone and hail.....	109	112
Sprinkler leakage.....	25	4
Riot, civil commotion and explosion.....	27	
Motor vehicles.....	7,867	2,008
Ocean marine ex. war risks.....		
Inland navigation and transportation.....	306	46
Pacific Fire—		
Fire.....	25,714	7,596
Extended coverage.....	— 231	1,386
Tornado, windstorm, cyclone and hail.....	491	— 221
Sprinkler leakage.....	— 36	
Riot, civil commotion and explosion.....	30	
Motor vehicles.....	16,823	4,298
Ocean marine ex. war risks.....	418	43
Inland navigation and transportation.....	4	— 25
Pacific National—		
Fire.....	37,453	27,744
Extended coverage.....	3,910	445
Tornado, windstorm, cyclone and hail.....	339	235
Sprinkler leakage.....	105	8
Riot, civil commotion and explosion.....	190	
Earthquake.....	— 57	
Hail.....	13	
Motor vehicles.....	9,740	3,306
Ocean marine.....	1,386	6
Inland navigation and transportation.....	5,769	1,680
Paramount Fire—		
Fire.....	7,733	
Extended coverage.....	3,064	
Patriotic—		
Fire.....	12,490	2,121
Extended coverage.....	1,264	— 275
Tornado, windstorm, cyclone and hail.....	204	216
Riot, civil commotion and explosion.....	12	
Motor vehicles.....	— 91	494
Ocean marine ex. war risks.....		1

— Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

Stock Companies of the United States	Net Premiums Received	Net Losses Incurred
Paul Revere Fire—		
Fire.....	\$ 7,746	\$ 4,831
Extended coverage.....	412	587
Tornado, windstorm, cyclone and hail.....	71	11
Sprinkler leakage.....	3	—
Hail.....	20,073	1,610
Motor vehicles.....	1,306	1,336
Inland navigation and transportation.....	996	312
Pennsylvania Fire—		
Fire.....	22,251	3,619
Extended coverage.....	4,739	508
Tornado, windstorm, cyclone and hail.....	817	60
Sprinkler leakage.....	17	25
Motor vehicles.....	2,748	108
Ocean marine ex. war risks.....	341	43
Inland navigation and transportation.....	3,520	1,621
Aircraft.....	42	—
Philadelphia Fire and Marine—		
Fire.....	24,077	11,000
Extended coverage.....	1,792	129
Tornado, windstorm, cyclone and hail.....	639	—
Sprinkler leakage.....	608	—
Riot, civil commotion and explosion.....	624	—
Motor vehicles.....	10,805	2,628
Inland navigation and transportation.....	5,513	1,042
Aircraft.....	238	—
Philadelphia National—		
Fire.....	2,338	285
Extended coverage.....	207	—
Tornado, windstorm, cyclone and hail.....	80	—
Motor vehicles.....	9	—
Inland navigation and transportation.....	86	—
Phoenix Ins.—		
Fire.....	412,738	192,476
Extended coverage.....	28,560	4,400
Tornado, windstorm, cyclone and hail.....	4,655	1,197
Sprinkler leakage.....	235	11
Riot, civil commotion and explosion.....	276	—
Motor vehicles.....	39,191	23,876
Ocean marine ex. war risks.....	1,798	540
Inland navigation and transportation.....	45,260	26,126
Aircraft.....	75	5
Piedmont Fire—		
Fire.....	257,964	108,418
Extended coverage.....	25,838	343
Tornado, windstorm, cyclone and hail.....	2,388	917
Sprinkler leakage.....	447	—
Riot, civil commotion and explosion.....	677	—
Earthquake.....	855	—
Hail.....	70,591	31,771
Motor vehicles.....	55,200	30,029
Ocean marine ex. war risks.....	1,046	21
Inland navigation and transportation.....	28,082	7,134
Ocean marine war risks only.....	48	—
Rain.....	78	300
Planet Ins. Co.—		
Potomac—		
Fire.....	5,924	680
Extended coverage.....	1,101	433
Tornado, windstorm, cyclone and hail.....	345	7
Motor vehicles.....	6,683	982
Inland navigation and transportation.....	2,526	564
Providence Washington—		
Fire.....	32,952	22,043
Extended coverage.....	3,005	548
Tornado, windstorm, cyclone and hail.....	233	62
Sprinkler leakage.....	22	—
Riot, civil commotion and explosion.....	726	—
Motor vehicles.....	5,735	3,329
Ocean marine ex. war risks.....	2,032	101
Inland navigation and Transportation.....	419	116

— Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

Stock Companies of the United States	Net Premiums Received	Net Losses Incurred
Provident Fire—		
Fire.....	\$ 28,574	\$ 19,901
Extended coverage.....	3,197	239
Tornado, windstorm and cyclone and hail.....	127	731
Sprinkler leakage.....	65	—
Riot, civil commotion and explosion.....	16	—
Motor vehicles.....	9,157	6,725
Aircraft.....	389	56
Quaker City Fire and Marine—		
Fire.....	10,906	5,583
Extended coverage.....	917	83
Tornado, windstorm, cyclone and hail.....	286	—
Sprinkler leakage.....	11	8
Riot, civil commotion and explosion.....	—	—
Motor vehicles.....	2,341	781
Inland navigation and transportation.....	245	33
Queen Ins. Co. of America—		
Fire.....	78,225	42,072
Extended coverage.....	9,705	882
Tornado, windstorm, cyclone and hail.....	678	205
Sprinkler leakage.....	405	—
Riot, civil commotion and explosion.....	568	—
Motor vehicles.....	5,948	5,193
Ocean marine.....	4,298	304
Inland navigation and transportation.....	2,008	180
Aircraft.....	857	—
Reliance Ins. Co. of Phila.—		
Fire.....	3,608	343
Extended coverage.....	195	112
Tornado, windstorm, cyclone and hail.....	13	—
Sprinkler leakage.....	39	—
Riot, civil commotion and explosion.....	5	—
Motor vehicles.....	1,812	1,783
Inland navigation and transportation.....	114	44
Resolute Fire—		
Motor vehicles.....	106,112	19,370
Aircraft.....	8,141	—
Rhode Island—		
Fire.....	48,134	21,714
Extended coverage.....	—	1,473
Tornado, windstorm, cyclone and hail.....	230	645
Sprinkler leakage.....	14	—
Motor vehicles.....	4,344	1,699
Riot, civil commotion and explosion.....	6,023	—
Earthquake.....	—	14
Hail.....	3,548	2,217
Inland navigation and transportation.....	280	—
Richmond—		
Fire.....	31,964	11,785
Extended coverage.....	4,375	—
Tornado, windstorm, cyclone and hail.....	213	1,077
Sprinkler leakage.....	10	—
Riot, civil commotion and explosion.....	—	1,076
Hail.....	47,086	8,097
Motor vehicles.....	2,538	2,408
Rochester American—		
Fire.....	56,846	17,748
Extended coverage.....	4,545	72
Tornado, windstorm, cyclone and hail.....	651	227
Sprinkler leakage.....	318	—
Riot, civil commotion and explosion.....	45	—
Hail.....	33,598	24,135
Motor vehicles.....	11,789	4,333
Inland navigation and transportation.....	2,363	835
Aircraft.....	2,926	176
Safeguard—		
Fire.....	48,166	20,495
Extended coverage.....	1,609	1,189
Tornado, windstorm, cyclone and hail.....	491	—
Riot, civil commotion and explosion.....	3	234
Motor vehicles.....	7,084	9,405
Inland navigation and transportation.....	311	8
Saint Louis Fire and Marine—		
Fire.....	33	—

— Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

Stock Companies of the United States	Net Premiums Received	Net Losses Incurred
Saint Paul Fire and Marine—		
Fire.....	\$ 154,868	\$ 83,227
Extended coverage.....	12,070	2,017
Tornado, windstorm, cyclone and hail.....	1,167	318
Sprinkler leakage.....	416	5
Riot, civil commotion and explosion.....	104	—
Motor vehicles.....	104,623	77,436
Ocean marine.....	6,437	4,158
Inland navigation and transportation.....	32,715	25,105
Aircraft.....	—	47
Seaboard Fire and Marine—		
Fire.....	27,475	11,312
Extended coverage.....	1,124	240
Tornado, windstorm, cyclone and hail.....	909	416
Riot, civil commotion and explosion.....	18	—
Motor vehicles.....	84	146
Ocean marine ex. war risks.....	472	—
Inland navigation and transportation.....	627	230
Seaboard—		
Fire.....	18,534	16,779
Extended coverage.....	1,302	142
Tornado, windstorm, cyclone and hail.....	12	—
Motor vehicles.....	12,888	9,022
Ocean marine.....	177	18
Inland navigation and transportation.....	846	437
Security—		
Fire.....	55,425	25,127
Extended coverage.....	5,678	441
Tornado, windstorm, cyclone and hail.....	315	19
Sprinkler leakage.....	220	—
Riot, civil commotion and explosion.....	998	38
Motor vehicles.....	892	1,471
Ocean marine.....	795	—
Inland navigation and transportation.....	4,532	2,927
Sentinel Fire—		
Fire.....	8,990	3,480
Extended coverage.....	707	84
Tornado, windstorm, cyclone and hail.....	148	22
Sprinkler leakage.....	8	2
Riot, civil commotion and explosion.....	—	57
Hail.....	6,839	4,626
Motor vehicles.....	879	619
Ocean marine ex. war risks.....	29	3
Inland navigation and transportation.....	203	49
Rain.....	8	—
Service Fire—		
Motor vehicles.....	47,326	26,179
South Carolina—		
Fire.....	306	—
Motor vehicles.....	1,972	988
Inland navigation and transportation.....	350	—
Southeastern Fire—		
Fire.....	1,536	3,116
Extended coverage.....	241	212
Tornado, windstorm, cyclone and hail.....	1	—
Motor vehicles.....	6,826	44,692
Inland navigation and transportation.....	174	—
Miscellaneous.....	4	—
Southern Fire—		
Fire.....	279,641	61,626
Extended coverage.....	19,158	1,548
Tornado, windstorm, cyclone and hail.....	4,447	750
Sprinkler leakage.....	169	—
Riot, civil commotion and explosion.....	12	17
Hail.....	236,907	168,075
Motor vehicles.....	50,409	21,343
Aircraft, property damage.....	28	—

— Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

Stock Companies of the United States	Net Premiums Received	Net Losses Incurred
Springfield Fire and Marine—		
Fire.....	\$ 305,674	\$ 118,334
Extended coverage.....	24,052	2,862
Tornado, windstorm, cyclone and hail.....	5,039	752
Sprinkler leakage.....	273	54
Riot, civil commotion and explosion.....	— 1,923	—
Hail.....	232,510	157,297
Motor vehicles.....	29,871	21,045
Ocean marine ex. war risks.....	978	96
Inland navigation and transportation.....	6,889	1,669
Aircraft.....		2
Rain.....	264	
Standard Fire—		
Fire.....	35,213	8,221
Extended coverage.....	4,105	246
Tornado, windstorm, cyclone and hail.....	309	35
Sprinkler leakage.....	118	12
Riot, civil commotion and explosion.....	7	3
Motor vehicles.....	— 21	—
Inland navigation and transportation.....	4,000	2,848
Aircraft.....	94	128
Standard Ins. Co. of New York—		
Fire.....	19,294	6,193
Extended coverage.....	1,589	287
Tornado, windstorm, cyclone and hail.....	86	57
Sprinkler leakage.....	68	
Riot, civil commotion and explosion.....	— 102	—
Hail.....	7,257	12,302
Motor vehicles.....	768	385
Inland navigation and transportation.....	2,124	157
Star Ins. Co. of America—		
Fire.....	6,268	5,393
Extended coverage.....	607	9
Tornado, windstorm, cyclone and hail.....	351	500
Sprinkler leakage.....	59	
Riot, civil commotion and explosion.....	169	
Earthquake.....	40	
Motor vehicles.....	3,054	2,214
Ocean marine.....	822	161
Inland navigation and transportation.....	184	39
Aircraft.....	2,659	801
Stuyvesant—		
Fire.....	— 85	76
Extended coverage.....	— 42	298
Motor vehicles.....	4,157	274
Inland navigation and transportation.....	— 75	—
Sun Underwriters—		
Fire.....	24,007	4,669
Extended coverage.....	2,334	262
Tornado, windstorm, cyclone and hail.....	281	250
Sprinkler leakage.....	15	
Riot, civil commotion and explosion.....	21	
Motor vehicles.....	18,190	15,911
Inland navigation and transportation.....		
Transcontinental—		
Fire.....	12,116	4,888
Extended coverage.....	1,053	161
Tornado, windstorm, cyclone and hail.....	141	200
Riot, civil commotion and explosion.....	17	
Motor vehicles.....	4,982	4,132
Inland navigation and transportation.....	939	2,063
Travelers Fire—		
Fire.....	162,079	86,901
Extended coverage.....	13,499	1,389
Tornado, windstorm, cyclone and hail.....	1,006	332
Sprinkler leakage.....	465	
Riot, civil commotion and explosion.....	— 3,721	—
Motor vehicles.....	116,171	45,268
Inland navigation and transportation.....	23,562	11,192
Aircraft.....	462	4,460

— Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

Stock Companies of the United States	Net Premiums Received	Net Losses Incurred
Twin City Fire—		
Fire.....	\$ 9,104	\$ 1,453
Extended coverage.....	837	42
Tornado, windstorm, cyclone and hail.....	138	1
Riot, civil commotion and explosion.....	17	—
Hail.....	7,500	10,303
Motor vehicles.....	674	40
Ocean marine ex. war risks.....	39	2
Inland navigation and transportation.....	32	285
United Firemen's—		
Fire.....	25,886	13,243
Extended coverage.....	3,359	40
Tornado, windstorm, cyclone and hail.....	161	—
Sprinkler leakage.....	322	8
Riot, civil commotion and explosion.....	— 12	—
Motor vehicles.....	168	186
Inland navigation and transportation.....	663	235
Aircraft.....	4	—
United States Fire—		
Fire.....	162,035	80,210
Extended coverage.....	12,861	509
Tornado, windstorm, cyclone and hail.....	1,759	2,072
Sprinkler leakage.....	98	—
Riot, civil commotion and explosion.....	— 307	—
Hail.....	179,645	91,295
Motor vehicles.....	9,726	14,156
Ocean marine ex. war risks.....	3,275	2,791
Inland navigation and transportation.....	9,437	3,337
Aircraft.....	1,561	—
Rain and flood.....	232	459
Utah Home Fire—		
Fire.....	509	271
Extended coverage.....	30	5
Ocean marine.....	101	26
Vigilant—		
Fire.....	10	412
Extended coverage.....	16	—
Motor vehicles.....	38	—
Ocean marine ex. war risks.....	813	—
Virginia Fire and marine—		
Fire.....	45,152	26,772
Extended coverage.....	4,590	1,253
Tornado, windstorm, cyclone and hail.....	754	182
Sprinkler leakage.....	18	—
Riot, civil commotion and explosion.....	— 58	—
Motor vehicles.....	20,411	15,604
Inland navigation and transportation.....	348	—
Westchester Fire—		
Fire.....	123,746	63,990
Extended coverage.....	9,522	816
Tornado, windstorm, cyclone and hail.....	3,011	513
Sprinkler leakage.....	— 5	—
Riot, civil commotion and explosion.....	— 99	—
Hail.....	54,361	15,944
Motor vehicles.....	8,248	6,166
Ocean marine ex. war risks.....	6,776	278
Inland navigation and transportation.....	908	67
Aircraft.....	773	52
Western National—		
Fire.....	7,597	1,807
Extended coverage.....	1,395	—
Tornado, windstorm, cyclone and hail.....	178	—
Motor vehicles.....	542	—
Inland navigation and transportation.....	1,665	1,593
Wm. Penn Fire—		
Fire.....	9,218	513
Extended coverage.....	2,492	15
Tornado, windstorm, cyclone and hail.....	170	11
Riot, civil commotion and explosion.....	389	—
Motor vehicles.....	2	—
Inland navigation and transportation.....	510	25

— Minus.

TABLE No. II—Continued

STOCK COMPANIES—CONTINUED

Stock Companies of the United States	Net Premiums Received	Net Losses Incurred
World Fire and Marine—		
Fire.....	\$ 54,057	\$ 27,649
Extended coverage.....	4,792	338
Tornado, windstorm, cyclone and hail.....	1,443	315
Sprinkler leakage.....	180	—
Riot, civil commotion and explosion.....	5	—
Hail.....	67,090	29,332
Motor vehicles.....	13,179	7,032
Ocean marine.....	775	—
Inland navigation and transportation.....	3,133	2,877
Rain.....	86	200
Zurich Fire—		
Motor vehicles.....	11,553	4,537
Totals.....	\$ 18,400,498	\$ 8,593,610

RECAPITULATION

Fire.....	\$ 10,145,482	\$ 4,472,624
Extended coverage.....	897,986	143,123
Tornado, windstorm, cyclone and hail.....	151,685	36,727
Sprinkler leakage.....	29,323	2,251
Riot, civil commotion and explosion.....	30,080	— 319
Earthquake.....	2,339	—
Hail.....	3,235,567	1,910,098
Motor vehicles.....	2,880,129	1,695,933
Ocean marine ex. war risks.....	170,619	112,243
Inland navigation and Transportation.....	746,880	437,717
Aircraft.....	37,611	4,960
Rain.....	2,442	1,486
Ocean marine war risks only.....	62,694	3,033
Water damage.....	— 20	—
Vessels—Fire.....	162	855
Workmen's Compensation.....	87	—
Miscellaneous Casualty, bodily injury.....	100	—
Miscellaneous.....	3,332	2,635
Aircraft and rain.....	4,000	—
Totals.....	\$ 18,400,498	\$ 8,593,610

— Minus:

TABLE No. II—Continued

STOCK COMPANIES OF FOREIGN COUNTRIES

Companies of Foreign Countries	Net Premiums	Net Losses Incurred
Atlas Assurance—		
Fire.....	\$ 43,234	\$ 13,104
Extended coverage.....	6,125	834
Tornado, windstorm, cyclone and hail.....	157	146
Sprinkler leakage.....	53	12
Riot, civil commotion and explosion.....	71	1
Earthquake.....	3	—
Motor vehicles.....	669	100
Ocean marine ex. war risks.....	459	1
Inland navigation and transportation.....	2,361	866
Aircraft.....	3	—
British American Assurance—		
Fire.....	17,648	1,522
Extended coverage.....	998	—
Tornado, windstorm, cyclone and hail.....	93	37
Riot, civil commotion and explosion.....	91	—
Hail.....	24,823	5,949
Motor vehicles.....	310	114
British General—		
Fire.....	49,312	9,211
Extended coverage.....	4,416	975
Tornado, windstorm, cyclone and hail.....	659	145
Sprinkler leakage.....	11	—
Motor vehicles.....	6,204	3,592
Inland navigation and transportation.....	469	100
Caledonian—		
Fire.....	20,475	12,457
Extended coverage.....	16,122	478
Tornado, windstorm, cyclone and hail.....	164	481
Riot, civil commotion and explosion.....	46	2
Sprinkler leakage.....	99	—
Motor vehicles.....	776	557
Ocean marine, ex. war risks.....	504	—
Inland navigation and transportation.....	780	190
Century—		
Fire.....	11,070	3,796
Extended coverage.....	574	236
Tornado, windstorm, cyclone and hail.....	101	36
Sprinkler leakage.....	51	4
Riot, civil commotion and explosion.....	34	—
Ocean marine, ex. war risks.....	1,683	153
Aircraft.....	132	—
Commercial Union Assurance—		
Fire.....	78,390	17,362
Extended coverage.....	6,479	806
Tornado, windstorm, cyclone and hail.....	420	209
Sprinkler leakage.....	358	93
Riot, civil commotion and explosion.....	207	12
Motor vehicles.....	2,106	793
Ocean marine, ex. war risks.....	2,046	153
Inland navigation and transportation.....	4,272	15,539
Halifax—		
Fire.....	2,700	11,049
Extended coverage.....	392	13
Sprinkler leakage.....	3	—
Riot, civil commotion and explosion.....	49	—
Motor vehicles.....	20	5
Ocean marine ex. war risks.....	3,274	32
Inland navigation and transportation.....	667	246
Law Union and Rock—		
Fire.....	15,586	4,384
Extended coverage.....	1,654	125
Tornado, windstorm, cyclone and hail.....	273	271
Motor vehicles.....	1,004	934
Inland navigation and transportation.....	198	42
Liverpool and London and Globe—		
Fire.....	144,898	36,703
Extended coverage.....	11,330	681
Tornado, windstorm, cyclone and hail.....	864	129
Sprinkler leakage.....	487	—
Riot, civil commotion and explosion.....	1,038	50
Motor vehicles.....	10,509	2,401
Ocean marine ex. war risks.....	5,285	572
Inland navigation and transportation.....	3,171	364
Aircraft.....	82	17

— Minus.

TABLE No. II—Continued

STOCK COMPANIES OF FOREIGN COUNTRIES—CONTINUED

Companies of Foreign Countries	Net Premiums	Net Losses Incurred
London Assurance—		
Fire.....	\$ 70,999	\$ 39,410
Extended coverage.....	5,322	1,272
Tornado, windstorm, cyclone and hail.....	1,580	2,564
Sprinkler leakage.....	83	—
Riot, civil commotion and explosion.....	51	—
Motor vehicles.....	3,886	2,852
Ocean Marine ex. war risks.....	2,032	1
Inland navigation and transportation.....	135	—
Aircraft.....	—	76
London and Lancashire—		
Fire.....	39,362	19,209
Extended coverage.....	3,337	283
Tornado, windstorm, cyclone and hail.....	465	89
Sprinkler leakage.....	152	25
Riot, civil commotion and explosion.....	—	36
Earthquake.....	14	—
Motor vehicles.....	4,062	547
Inland navigation and transportation.....	136	146
London and Provincial Marine and General—		
Fire.....	132	—
Extended coverage.....	28	—
Tornado, windstorm, cyclone and hail.....	2	—
Sprinkler leakage.....	8	—
Earthquake.....	7	—
Motor vehicles.....	9	—
London and Scottish Assur. Corpo.—		
Fire.....	11,012	201
Extended coverage.....	1,620	14
Tornado, windstorm, cyclone and hail.....	38	—
Sprinkler leakage.....	—	8
Riot, civil commotion and explosion.....	38	—
Motor vehicles.....	—	1,331
Netherlands—		
Fire.....	898	106
Extended coverage.....	56	—
Tornado, windstorm, cyclone and hail.....	4	—
Motor vehicles.....	21	—
Inland navigation and transportation.....	256	63
New Zealand—		
Fire.....	3,614	922
Extended coverage.....	140	16
Tornado, windstorm, cyclone and hail.....	—	5
Sprinkler leakage.....	36	—
Riot, civil commotion and explosion.....	2	—
Ocean marine.....	1,226	292
North British and Mercantile—		
Fire.....	76,068	36,813
Extended coverage.....	6,249	1,885
Tornado, windstorm, cyclone and hail.....	589	275
Sprinkler leakage.....	110	—
Riot, civil commotion and explosion.....	468	—
Motor vehicles.....	3,842	2,221
Ocean marine ex. war risks.....	512	—
Inland navigation and transportation.....	5,185	1,745
Aircraft.....	4,417	1,842
Water damage.....	50	—
Northern Assurance—		
Fire.....	43,044	13,792
Extended coverage.....	4,061	320
Tornado, windstorm, cyclone and hail.....	192	67
Sprinkler leakage.....	61	—
Riot, civil commotion and explosion.....	—	16
Motor vehicles.....	24	—
Ocean marine ex. war risks.....	5,087	2,045
Inland navigation and transportation.....	605	60
Aircraft.....	10,858	6,088
Water damage.....	2,559	301
Norwich Union Fire—		
Fire.....	25,603	21,072
Extended coverage.....	3,107	843
Tornado, windstorm, cyclone and hail.....	302	166
Sprinkler leakage.....	—	21
Riot, civil commotion and explosion.....	285	—
Motor vehicles.....	541	4
Ocean marine ex. war risks.....	3,352	2,566
Inland navigation and transportation.....	1,337	143
Aircraft.....	99	75
Water damage.....	1	—

— Minus.

TABLE No. II—Continued

STOCK COMPANIES OF FOREIGN COUNTRIES—CONTINUED

Companies of Foreign Countries	Net Premiums	Net Losses Incurred
Ocean Marine—		
Ocean marine ex. war risks.....	\$ 509	\$ 1
Inland navigation and transportation.....	2,125	1,117
Pacific Coast—		
Palatine—		
Fire.....	15,049	4,926
Extended coverage.....	2,135	430
Tornado, windstorm, cyclone and hail.....	188	
Riot, civil commotion and explosion.....	14	
Motor vehicles.....	292	
Inland navigation and transportation.....	530	137
Pearl Assurance—		
Fire.....	8,264	— 92
Extended coverage.....	1,058	— 120
Tornado, windstorm, cyclone and hail.....	117	
Sprinkler leakage.....	31	
Riot, civil commotion and explosion.....	67	
Earthquake.....	9	
Motor vehicles.....	978	174
Inland navigation and transportation.....	651	1
Aircraft.....	16	
Phoueix Assurance—		
Fire.....	60,935	24,035
Extended coverage.....	3,270	540
Tornado, windstorm, cyclone and hail.....	308	102
Sprinkler leakage.....	142	5
Riot, civil commotion and explosion.....	353	10
Motor vehicles.....	3,330	1,460
Inland navigation and transportation.....	6,563	11,973
Aircraft.....	4,467	2,019
Royal Exchange Assurance—		
Fire.....	29,841	12,999
Extended coverage.....	3,512	1,210
Tornado, windstorm, cyclone and hail.....	393	212
Sprinkler leakage.....	68	
Riot, civil commotion and explosion.....	55	
Motor vehicles.....	5,002	— 47
Ocean marine ex. war risks.....	1,626	
Inland navigation and transportation.....	145	— 80
Royal Insurance, Ltd.—		
Fire.....	136,105	83,316
Extended coverage.....	9,904	1,042
Tornado, windstorm, cyclone and hail.....	1,318	54
Sprinkler Leakage.....	724	— 90
Riot, civil commotion and explosion.....	1,264	
Motor vehicles.....	6,559	4,079
Ocean marine.....	3,498	351
Inland navigation and transportation.....	589	— 1,024
Aircraft.....	945	
Scottish Union and National—		
Fire.....	25,331	10,645
Extended coverage.....	2,852	897
Tornado, windstorm, cyclone and hail.....	197	115
Sprinkler leakage.....	86	17
Riot, civil commotion and explosion.....	110	4
Motor vehicles.....	2,293	761
Inland navigation and transportation.....	102	1
Standard Marine—		
Ocean marine ex. war risks.....	2,166	219
Inland navigation and transportation.....	13,254	4,675
State Assurance—		
Fire.....	218	
Extended coverage.....	55	
Motor vehicles.....	26	
Sun Insurance Office—		
Fire.....	59,966	17,621
Extended coverage.....	5,482	2,147
Tornado, windstorm, cyclone and hail.....	423	141
Sprinkler leakage.....	78	28
Riot, civil commotion and explosion.....	56	
Earthquake.....	1	
Hail.....		2
Motor vehicles.....	4,738	15,414
Ocean marine ex. war risks.....	2,445	244
Inland navigation and transportation.....	5,175	1,429
Aircraft or rain.....	407	

— Minus.

TABLE No. II—Continued

STOCK COMPANIES OF FOREIGN COUNTRIES—CONTINUED

Companies of Foreign Countries	Net Premiums	Net Losses Incurred
Switzerland General—		
Fire.....	\$ 2,327	\$ 1,600
Extended coverage.....	808	18
Tornado, windstorm, cyclone and hail.....	12	6
Sprinkler leakage.....	10	—
Riot, civil commotion and explosion.....	320	—
Earthquake.....	1	—
Ocean marine ex. war risks.....	1,373	3
Aircraft.....	1	—
Western Assurance—		
Fire.....	31,655	10,157
Extended coverage.....	1,293	27
Tornado, windstorm, cyclone and hail.....	460	165
Sprinkler leakage.....	4	—
Riot, civil commotion and explosion.....	405	—
Hail.....	25,619	26,262
Motor vehicles.....	964	66
Ocean marine ex. war risks.....	447	—
Inland navigation and transportation.....	2,618	2,283
Union Marine and General—		
Fire.....	11,990	1,283
Extended coverage.....	1,337	224
Tornado, windstorm, cyclone and hail.....	36	18
Sprinkler leakage.....	22	8
Riot, civil commotion and explosion.....	78	—
Motor vehicles.....	85	—
Ocean marine ex. war risks.....	1,337	143
Inland navigation and transportation.....	—	34
Union Insurance Society of Canton, Ltd.,—		
Fire.....	923	1,085
Extended coverage.....	89	5
Sprinkler leakage.....	16	—
Riot, civil commotion and explosion.....	2	—
Ocean marine ex. war risks.....	769	77
Inland navigation and transportation.....	271	13
Union Assurance Society—		
Fire.....	3,761	13
Extended coverage.....	444	—
Motor vehicles.....	64	—
Yorkshire—		
Fire.....	44,996	16,180
Extended coverage.....	2,484	454
Tornado, windstorm, cyclone and hail.....	600	318
Sprinkler leakage.....	6	—
Riot, civil commotion and explosion.....	27	—
Motor vehicles.....	1,075	168
Totals.....	1,417,516	572,094

RECAPITULATION

Fire.....	\$ 1,085,406	\$ 424,881
Extended coverage.....	92,233	15,655
Tornado, windstorm, cyclone and hail.....	9,950	4,852
Sprinkler leakage.....	1,432	41
Riot, civil commotion and explosion.....	5,145	80
Earthquake.....	35	—
Hail.....	50,442	32,213
Motor vehicles.....	66,050	41,933
Ocean marine ex. war risks.....	33,133	2,313
Inland navigation and transportation.....	60,610	46,022
Aircraft.....	13,030	4,103
Ocean marine, war risks only.....	—	—
Water damage.....	50	—
Totals.....	\$ 1,417,516	\$ 572,094

— Minus.

TABLE No. II—Continued

MUTUAL COMPANIES OF OTHER STATES

Mutual Companies N. C. Business	Net Premiums Received	Net Losses Incurred
Allied American Mutual Fire—		
Fire.....	\$ 155	\$ 535
Extended coverage.....	19	-----
Motor vehicles.....	22,813	4,460
Inland navigation and transportation.....	38	8
Arkwright Mutual Fire—		
Fire.....	76,777	7,455
Atlantic Mutual Fire—		
Fire.....	81,530	18,995
Extended coverage.....	11,422	305
Sprinkler leakage.....	69	-----
Motor vehicles.....	2,211	752
Plate glass.....	2,324	974
Automobile Mutual—		
Motor vehicles.....	9,088	1,444
Badger Mutual Fire—		
Fire.....	120	15
Extended coverage.....	1	-----
Berkshire Mutual Fire—		
Fire.....	23,065	2,302
Extended coverage.....	2,820	315
Tornado, windstorm, cyclone and hail.....	228	-----
Sprinkler leakage.....	161	-----
Riot, civil commotion and explosion.....	7	-----
Motor vehicles.....	40,832	21,905
Inland navigation and transportation.....	992	3
Blackstone Mutual Fire—		
Fire.....	99,324	9,348
Boston Manufacturers' Mutual Fire—		
Fire.....	118,435	10,951
Cambridge Mutual Fire—		
Fire.....	15,075	7,092
Extended coverage.....	2,073	72
Tornado, windstorm, cyclone and hail.....	6	-----
Carolina Mutual—		
Fire.....	33,036	8,798
Extended coverage.....	4,225	225
Tornado, windstorm, cyclone and hail.....	416	40
Central Manufacturers Mutual—		
Fire.....	172,071	49,549
Extended coverage.....	22,334	3,328
Tornado, windstorm, cyclone and hail.....	790	86
Sprinkler leakage.....	240	-----
Riot, civil commotion and explosion.....	185	-----
Earthquake.....	14	-----
Motor vehicles.....	58,730	21,154
Inland navigation and transportation.....	26,234	12,637
Cotton and Wollen Manufacturers' Mutual—		
Fire.....	73,033	5,844
Employers Mutual Fire—		
Fire.....	1,444	55
Extended coverage.....	145	5
Tornado, windstorm, cyclone and hail.....	1	-----
Sprinkler leakage.....	1	2
Riot, civil commotion and explosion.....	6	-----
Motor vehicles.....	4,160	119
Inland navigation and transportation.....	38	-----
Fall River Manufacturers' Mutual—		
Fire.....	30,506	2,821
Farm Bureau Mutual Fire—		
Fire.....	33,885	15,018
Extended coverage.....	3,987	162
Tornado, windstorm, cyclone and hail.....	70	2,678
Hail.....	137,769	70,800
Motor vehicles.....	95,818	50,701
Firemen's Mutual—		
Fire.....	232,155	13,682
Grain Dealers National Mutual Fire—		
Fire.....	48,934	17,454
Extended coverage.....	5,131	755
Tornado, windstorm, cyclone and hail.....	628	156
Sprinkler leakage.....	108	-----
Riot, civil commotion and explosion.....	53	10
Motor vehicles.....	2,483	1,511
Inland navigation and transportation.....	6,819	3,521
Excess coverage.....	-----	1,492

TABLE No. II—Continued

MUTUAL COMPANIES OF OTHER STATES—CONTINUED

Mutual Companies N. C. Business	Net Premiums Received	Net Losses Incurred
Grangers Mutual—		
Fire.....	\$ 20,788	\$ 2,847
Extended coverage.....	2,176	
Tornado, windstorm, cyclone and hail.....	110	19
Hardware Dealers Mutual Fire—		
Fire.....	109,008	35,534
Extended coverage.....	10,169	1,018
Tornado, windstorm, cyclone and hail.....	250	43
Sprinkler leakage.....	84	
Riot, civil commotion and explosion.....	25	10
Motor vehicles.....	6,265	1,157
Inland navigation and transportation.....	4,096	2,210
Hardware Mutual Fire (N. C.)—		
Fire.....	106,402	33,134
Extended coverage.....	4,059	649
Hardware Mutual (Minn.)—		
Fire.....	41,879	29,949
Extended coverage.....	3,316	628
Tornado, windstorm, cyclone and hail.....	480	14
Sprinkler leakage.....	140	
Motor vehicles.....	4,372	1,668
Inland navigation and transportation.....	2,607	1,859
Holyoke Mutual Fire—		
Fire.....	33,717	12,989
Extended coverage.....	3,489	746
Tornado, windstorm, cyclone and hail.....	50	
Sprinkler leakage.....	12	
Motor vehicles.....	23,992	10,096
Home Mutual Fire—		
Fire.....	1,654	14
Extended coverage.....	123	
Tornado, windstorm, cyclone and hail.....	38	
Inland navigation and transportation.....	32	
Implement Dealers Mutual Fire—		
Fire.....	10,840	2,809
Extended coverage.....	534	4
Tornado, windstorm, cyclone and hail.....	24	
Hail.....	1,994	739
Motor vehicles.....	23	
Indiana Lumbermens Mutual—		
Fire.....	105,242	48,727
Extended coverage.....	12,432	734
Sprinkler leakage.....	196	
Tornado, windstorm, cyclone and hail.....	451	148
Motor vehicles.....	18,853	12,947
Inland navigation and transportation.....	8,766	6,111
Riot, civil commotion and explosion.....	94	
Lititz Mutual—		
Fire.....	185,009	49,404
Extended coverage.....		
Tornado, windstorm, cyclone and hail.....	985	
Hail.....	1,994	
Motor vehicles.....	202	104
Lumber Mutual Fire—		
Fire.....	66,616	39,672
Extended coverage.....	4,490	1,041
Tornado, windstorm, cyclone and hail.....	385	18
Sprinkler leakage.....	148	
Riot, civil commotion and explosion.....	21	
Motor vehicles.....	667	314
Inland navigation and transportation.....	1,661	2,902
Lumbermens Mutual—		
Fire.....	120,143	59,290
Extended coverage.....	13,660	1,580
Tornado, windstorm, cyclone and hail.....	560	21
Sprinkler leakage.....	198	
Riot, civil commotion and explosion.....	74	15
Motor vehicles.....	18,410	12,190
Inland navigation and transportation.....	4,827	1,225
Aircraft.....	1,049	1,924
Use and occupancy.....	800	423

— Minus.

TABLE No. II—Continued

MUTUAL COMPANIES OF OTHER STATES—CONTINUED

Mutual Companies N. C. Business	Net Premiums Received	Net Losses Incurred
Lynn Mutual Fire—		
Fire	\$ 14,469	\$ 5,411
Extended coverage	1,665	153
Tornado, windstorm, cyclone and hail	24	
Motor vehicles	7,498	3,594
Sprinkler leakage	3	
Manufacturers Mutual Fire—		
Fire	247,554	17,480
Merchants and Business Men's Mutual Fire—		
Fire	5,183	1,125
Extended coverage	386	
Tornado, windstorm, cyclone and hail	76	
Merrimack Mutual Fire—		
Fire	92,951	18,154
Extended coverage	10,778	468
Tornado, windstorm, cyclone and hail	1,321	3
Sprinkler leakage	302	
Riot, civil commotion and explosion	8	
Motor vehicles	68,430	20,325
Inland navigation and transportation	30	
Aircraft	4	
Michigan Millers Mutual Fire—		
Fire	43,050	13,381
Extended coverage	4,326	431
Tornado, windstorm, cyclone and hail	806	182
Sprinkler leakage	199	
Riot, civil commotion and explosion	51	
Earthquake	14	
Motor vehicles	154	309
Inland navigation and transportation	2,076	50
Middlesex Mutual Fire—		
Fire	57,876	21,642
Extended coverage	6,661	611
Sprinkler leakage	12	
Tornado, windstorm, cyclone and hail	98	
Motor vehicles	28,491	12,964
Millers' Mutual Fire (Ill.)—		
Fire	134,249	35,595
Extended coverage	11,345	376
Tornado, windstorm, cyclone and hail	4,461	64
Sprinkler leakage	522	
Riot, civil commotion and explosion	54	
Motor vehicles	43,748	18,317
Inland navigation and transportation	2,940	3,364
Millers Mutual Fire (Pa.)—		
Fire	15,989	6,155
Extended coverage	2,202	292
Tornado, windstorm, cyclone and hail	469	117
Sprinkler leakage	65	
Riot, inland navigation and explosion	4	
Inland navigation and transportation	217	19
Earthquake	3	
Millers Mutual Fire (Texas)—		
Fire	10,324	1,600
Extended coverage	1,387	70
Tornado, windstorm, cyclone and hail	138	
Sprinkler leakage	54	
Riot, civil commotion and explosion	15	
Inland navigation and transportation	10	
Millers National—		
Fire	19,969	5,711
Extended coverage	2,053	144
Tornado, windstorm, cyclone and hail	571	161
Sprinkler leakage	28	
Riot, civil commotion and explosion	6	
Motor vehicles	1,389	1,558
Ocean marine	35	326
Inland navigation and transportation	480	74
Use and occupancy	152	
Mill Owners Mutual Fire—		
Fire	46,747	16,161
Extended coverage	5,369	558
Tornado, windstorm, cyclone and hail	751	201
Sprinkler leakage	88	
Riot, civil commotion and explosion	17	
Inland navigation and transportation	2,474	2,205

TABLE No. II—Continued

MUTUAL COMPANIES OF OTHER STATES—CONTINUED

Mutual Companies N. C. Business	Net Premiums Received	Net Losses Incurred
Mutual Auto Fire—		
Motor vehicles.....	\$ 39,158	\$ 13,940
Mutual Fire in Harford County—		
Fire.....	187,339	57,312
Extended coverage.....	16,267	942
Tornado, windstorm, cyclone and hail.....	373	234
Hail.....	1,994	785
Motor vehicles.....	63,524	42,539
Use and Occupancy.....	255	
Mutual Implement and Hardware—		
Fire.....	130,018	51,257
Extended coverage.....	11,138	843
Tornado, windstorm, cyclone and hail.....	296	43
Sprinkler leakage.....	149	
Riot, civil commotion and explosion.....	64	
Earthquake.....	7	
Motor vehicles.....	6,269	1,157
Inland navigation and transportation.....	4,401	3,005
National Mutual—		
Fire.....	10,444	2,568
Extended coverage.....	1,329	84
Tornado, windstorm, cyclone and hail.....	26	
Sprinkler leakage.....	26	
Inland marine.....	5	2
National Retailers Mutual—		
Fire.....	70,584	17,181
Extended coverage.....	5,916	285
Tornado, windstorm, cyclone and hail.....	517	105
Sprinkler leakage.....	170	
Riot, civil commotion and explosion.....	20	
Motor vehicles.....	21,093	5,015
Inland navigation and transportation.....	7,999	2,805
Aircraft.....	447	
New York Central Mutual Fire—		
Fire.....	1,635	
Extended coverage.....	256	
Tornado, windstorm, cyclone and hail.....	22	
Motor vehicles.....	128	159
Norfolk and Dedham Mutual Fire—		
Fire.....	25,353	9,284
Extended coverage.....	3,567	487
Tornado, windstorm, cyclone and hail.....	16	6
Sprinkler leakage.....	12	
Riot, civil commotion and explosion.....	13	10
Motor vehicles.....	12,165	4,618
Vandalism & M. M.—Bicycle.....	14	
Northwestern Mutual Fire Asso.—		
Fire.....	461,541	132,418
Extended coverage.....	53,738	4,393
Tornado, windstorm, cyclone and hail.....	5,195	2,839
Sprinkler leakage.....	643	
Riot, civil commotion and explosion.....	25	
Earthquake.....	41	
Motor vehicles.....	12,243	5,400
Inland navigation and transportation.....	25,703	10,191
Pawtucket Mutual Fire—		
Fire.....	32,537	8,286
Extended coverage.....	4,744	371
Tornado, windstorm, cyclone and hail.....	50	10
Riot, civil commotion and explosion.....	4	
Pennsylvania Lumbermens Mutual Fire—		
Fire.....	150,465	136,352
Extended coverage.....	9,418	1,668
Tornado, windstorm, cyclone and hail.....	1,067	25
Sprinkler leakage.....	96	
Riot, civil commotion and explosion.....	81	
Earthquake.....	14	
Motor vehicles.....	14,307	10,490
Inland navigation and transportation.....	1,017	
Ocean Marine.....		207

— Minus.

TABLE No. II—Continued

MUTUAL COMPANIES OF OTHER STATES—CONTINUED

Mutual Companies N. C. Business	Net Premiums Received	Net Losses Incurred
Penna. Millers Mutual Fire—		
Fire.....	\$ 36,633	\$ 12,314
Extended coverage.....	3,682	182
Tornado, windstorm, cyclone and hail.....	649	161
Sprinkler leakage.....	108	
Riot, civil commotion and explosion.....	43	
Earthquake.....	4	
Inland navigation and transportation.....	376	40
Philadelphia Manufacturers Mutual Fire—		
Fire.....	48,679	2,954
Preferred Mutual Fire—		
Fire.....	20,702	177
Extended coverage.....	3,349	
Tornado, windstorm, cyclone and hail.....	97	
Hail.....		157
Motor vehicles.....	2,071	
Protection Mutual Fire—		
Fire.....	65,048	873
Traders and Mechanics—		
Fire.....	49,597	11,714
Extended coverage.....	6,647	2,837
Tornado, windstorm, cyclone and hail.....	71	
Sprinkler leakage.....	75	
Motor vehicles.....	1,057	832
Union Mutual Fire—		
Fire.....	44,009	11,528
Extended coverage.....	8,301	3,076
Tornado, windstorm, cyclone and hail.....	120	
Sprinkler leakage.....	276	
Motor vehicles.....	489	172
Inland navigation and transportation.....	880	521
Aircraft.....	471	4,887
United Mutual Fire—		
Fire.....	123,163	21,484
Extended coverage.....	20,477	1,082
Tornado, windstorm, cyclone and hail.....	947	10,184
Sprinkler leakage.....	274	
Riot, civil commotion and explosion.....	83	
Motor vehicles.....	48,090	23,043
Inland navigation and transportation.....	16,451	7,388
Catastrophe.....	37	
Washington County Fire—		
Fire.....	67,514	7,010
Extended coverage.....	5,355	60
Sprinkler leakage.....	1	
Riot, civil commotion and explosion.....	19	
Western Millers Mutual Fire—		
Fire.....	29,486	10,390
Extended coverage.....	3,277	237
Tornado, windstorm, cyclone and hail.....	472	190
Sprinkler leakage.....	54	
Riot, civil commotion and explosion.....	13	
Motor vehicles.....	236	234
Inland navigation and transportation.....	3,006	2,351
What cheer Mutual Fire—		
Fire.....	46,159	3,385
Worcester Manufacturers Mutual—		
Fire.....	30,506	2,821
Total.....	\$ 5,453,202	\$ 1,625,411

— Minus.

TABLE No. II—Continued

RECAPITULATION

Fire.....	\$ 4,160,616	\$ 1,126,006
Extended coverage.....	310,238	31,217
Tornado, windstorm, cyclone and hail.....	23,981	17,748
Sprinkler leakage.....	4,338	2
Riot, civil commotion and explosion.....	959	45
Earthquake.....	97	
Hail.....	143,751	72,481
Motor vehicles.....	679,459	305,188
Ocean marine.....	835	533
Inland navigation and transportation.....	124,170	62,489
Aircraft.....	1,971	6,811
Use and occupancy.....	407	423
Inland marine.....	5	2
Vandalism M. M. Bicycles.....	14	
Excess coverage.....		1,492
Plate glass.....	2,324	974
Miscellaneous.....	37	
Total.....	\$ 5,453,202	\$ 1,625,411

MUTUAL COMPANIES OF NORTH CAROLINA

1945	Net Premiums Received	Net Losses Paid
Alamance Farmers Mutual Fire.....	\$ 16,321	\$ 5,787
Cabarrus Mutual Fire.....	9,140	2,765
Davidson County Mutual Fire.....	18,832	10,627
Edgecombe Farmers Mutual Fire.....	10,769	5,781
Gaston County Farmers Mutual Fire.....	10,177	2,739
Grange Mutual Fire.....	9,004	5,734
Mecklenburg Farmers Mutual Fire.....	11,791	3,443
Rowan Mutual Fire.....	9,683	7,356
Stanly Mutual Fire.....	3,354	242
Total.....	\$ 99,071	\$ 44,474

TABLE No. II—Continued

RECIPROCAL

1945	Net Premiums	Net Losses Incurred
Affiliated Underwriters—		
Auto fire.....	\$ 2	\$-----
Auto theft.....	5	-----
Auto tornado.....	1	-----
Fire.....	4,456	-----
Extended coverage.....	37	-----
Tornado.....	7	-----
Sprinkler.....	41	-----
Casualty Reciprocal—		
Auto fire.....	1,753	886
Auto theft.....	107	4
Auto liability.....	44,928	33,913
Auto property damage.....	17,273	23,246
Auto collision.....	1,364	642
Liability other than auto.....	2,445	860
Workmen's compensation.....	20,817	18,139
Auto comprehensive.....	462	29
Plate glass.....	81	77
Consolidated Underwriters—		
Auto fire.....	614	-----
Auto theft.....	1,110	512
Auto liability.....	7,283	90
Auto property damage.....	3,126	1,402
Auto collision.....	2,210	1,228
Liability other than auto.....	2,576	60
Workmen's compensation.....	95,339	34,271
Auto miscellaneous.....	258	31
Individual Underwriters—		
Fire.....	2,223	85
Extended coverage.....	15	-----
Tornado, windstorm and cyclone.....	25	-----
Sprinkler.....	82	-----
Riot, civil commotion.....	4	-----
Lumbermen's Underwriting Alliance—		
Fire.....	109,496	9,151
Extended coverage.....	-----	-----
Tornado, windstorm, and cyclone.....	8,547	65
New York Reciprocal Underwriters—		
Fire.....	2,191	78
Extended coverage.....	59	-----
Sprinkler.....	123	-----
Riot, civil commotion.....	16	-----
Reciprocal Exchange—		
Fire.....	31,701	3,098
Extended coverage.....	3,415	-----
Tornado, windstorm and cyclone.....	23	-----
Inland marine.....	577	798
Motor vehicle.....	4	70
Universal Underwriters—		
Auto fire.....	1,669	958
Auto theft.....	1,251	672
Auto collision.....	158	-----
Fire.....	12,212	11,149
Tornado, windstorm and cyclone.....	651	100
Warner Reciprocal Insurers—		
Fire.....	20,794	4,944
Extended coverage.....	663	-----
Tornado, windstorm and cyclone.....	51	-----
Riot, and civil commotion.....	37	-----
Total.....	\$ 402,274	\$ 146,418

— Minus.

TABLE No. II—Continued

RECAPITULATION

Mutual Companies N. C. Business	Net Premiums Received	Net Losses Incurred
Auto fire.....	\$ 4,038	\$ 1,844
Auto theft.....	2,473	1,188
Auto tornado.....	—	—
Auto collision.....	3,732	1,870
Auto property damage.....	20,399	24,648
Auto liability.....	52,212	34,003
Auto comprehensive.....	462	29
Auto miscellaneous.....	258	31
Liability other than auto.....	5,021	920
Fire.....	183,073	28,505
Extended coverage.....	4,189	—
Tornado, windstorm and cyclone.....	9,304	165
Workmen's compensation.....	116,156	52,410
Glass.....	81	77
Inland marine.....	577	798
Motor vehicles.....	—	4
Riot and civil commotion.....	57	70
Sprinkler.....	246	—
Total.....	\$ 402,274	\$ 146,418

RECAPITULATION

1945

Fire.....	\$ 15,673,648	\$ 6,096,490
Extended coverage.....	1,304,646	189,995
Tornado, windstorm and cyclone.....	194,920	59,492
Sprinkler leakage.....	35,339	2,294
Riot, civil commotion and explosion.....	36,241	—
Earthquake.....	2,471	194
Hail.....	3,429,760	2,014,792
Motor vehicles.....	3,625,634	2,042,984
Ocean marine, excluding war risks.....	204,587	—
Inland navigation and transportation.....	931,660	546,229
Ocean marine, war risks only.....	62,694	3,033
Aircraft.....	52,612	15,874
Rain.....	2,442	1,486
Water damage.....	30	—
Vessels—Fire.....	162	855
Aircraft and rain.....	4,000	—
Use and occupancy.....	407	423
Inland marine.....	582	800
Excess coverage.....	—	1,492
Vandalism M. M. Bicycles.....	14	—
Auto fire.....	4,038	1,844
Auto theft.....	2,473	1,188
Auto collision.....	3,732	1,870
Auto property damage.....	20,399	24,648
Auto liability.....	52,212	34,003
Auto comprehensive.....	462	29
Auto Miscellaneous.....	258	31
Liability other than auto.....	5,021	920
Workmen's compensation.....	116,243	52,410
Plate glass.....	2,405	1,051
Miscellaneous Casualty, bodily injury.....	100	—
Miscellaneous.....	3,369	2,635
Total.....	\$ 25,772,561	\$ 10,982,007
Stock Companies of the United States.....	\$ 18,400,498	\$ 8,593,610
Stock Companies of other Countries.....	1,417,516	572,094
Total.....	\$ 19,818,014	\$ 9,165,704
Mutual Companies.....	\$ 5,453,202	\$ 1,625,411
Mutual Companies of North Carolina.....	99,071	44,474
Reciprocal Companies.....	402,274	146,418
Grand Totals.....	\$ 25,772,561	\$ 10,982,007

— Minus.

TABLE No. III—BUSINESS IN NORTH CAROLINA

SHOWING NET RISKS WRITTEN, NET PREMIUMS RECEIVED AND NET LOSSES INCURRED
FOR THE YEAR ENDING DECEMBER 31, 1944

STOCK COMPANIES

Stock Companies	Net Premiums	Net Losses Incurred
Etna—		
Fire.....	\$ 810,915	\$ 348,186
Extended coverage.....	58,784	76,861
Tornado, windstorm and cyclone.....	20,017	14,738
Sprinkler leakage.....	1,720	731
Riot, civil commotion and explosion.....	10,225	158
Hail.....	141,272	128,412
Motor vehicles.....	145,377	106,494
Ocean marine ex. war risks.....	6,754	5,355
Inland navigation and transportation.....	87,612	203,816
Aircraft.....	364	168
Rain.....	3	67
Ocean marine, war risks only.....	9	
Agricultural—		
Fire.....	59,996	33,150
Extended coverage.....	5,831	2,619
Tornado, windstorm and cyclone.....	422	145
Sprinkler leakage.....	184	92
Riot, civil commotion and explosion.....	617	27
Earthquake.....	7	
Motor vehicles.....	11,946	9,778
Ocean marine ex. war risks.....	378	
Inland navigation and transportation.....	840	209
Albany—		
Fire.....	14,893	8,111
Extended coverage.....	2,117	229
Tornado, windstorm and cyclone.....	476	6
Sprinkler leakage.....	3	
Motor vehicles.....	3,290	780
Inland navigation and transportation.....	1	
Allemanina Fire—		
Fire.....	21,476	8,841
Extended coverage.....	772	145
Tornado, windstorm and cyclone.....	505	1,019
Sprinkler leakage.....	3	3
Riot, civil commotion and explosion.....	153	1
Hail.....	32,484	18,817
Motor vehicles.....	884	1,107
Alliance—		
Fire.....	20,139	11,614
Extended coverage.....	2,052	68
Tornado, windstorm and cyclone.....	17	
Sprinkler leakage.....	310	
Riot, civil commotion and explosion.....	988	
Motor vehicles.....	1,160	568
Inland navigation and transportation.....	1,219	397
Allstate Fire—		
Motor vehicles.....	8,020	4,323
American—		
Fire.....	186,421	45,606
Extended coverage.....	11,518	2,477
Tornado, windstorm and cyclone.....	3,268	1,219
Sprinkler leakage.....	366	340
Riot, civil commotion and explosion.....	2,987	2
Earthquake.....	10	
Hail.....	102,584	198,229
Motor vehicles.....	24,225	16,397
Ocean marine ex. war risks.....	531	1,555
Inland navigation and transportation.....	4,279	822
Aircraft.....	767	359
Ocean marine, war risks only.....	1	
American Fire—		
Fire.....	4,471	2,529
Extended coverage.....	532	194
Tornado, windstorm and cyclone.....	37	1
Motor vehicles.....	2,497	2,096

— Minus.

TABLE No. III—Continued

STOCK COMPANIES—Continued

Stock Companies	Net Premiums	Net Losses Incurred
American Alliance—		
Fire.....	\$ 85,689	\$ 49,885
Extended coverage.....	7,382	5,736
Tornado, windstorm and cyclone.....	1,399	278
Sprinkler leakage.....	189	—
Riot, civil commotion and explosion.....	3	100
Earthquake.....	3	—
Hail.....	21,357	14,891
Motor vehicles.....	7,013	2,075
Inland navigation and transportation.....	1,732	279
Aircraft.....	231	—
American Automobile Fire—		
Motor vehicles.....	20,708	7,588
American Aviation and General—		
Motor vehicles.....	46	—
Aircraft.....	19	—
American Central—		
Fire.....	13,848	10,736
Extended coverage.....	229	62
Tornado, windstorm and cyclone.....	450	130
Sprinkler leakage.....	32	—
Riot, civil commotion and explosion.....	21	—
Motor vehicles.....	10,608	6,327
Inland navigation and transportation.....	875	256
American Druggists' Fire—		
Fire.....	6,019	1,675
Extended coverage.....	29	—
American Eagle Fire—		
Fire.....	154,106	113,561
Extended coverage.....	10,223	11,642
Tornado, windstorm and cyclone.....	1,386	2,057
Sprinkler leakage.....	523	—
Riot, civil commotion and explosion.....	35	—
Motor vehicles.....	51,727	42,756
Ocean marine ex. war risks.....	2,867	977
Inland navigation and transportation.....	4,445	2,981
Aircraft.....	99	192
American Equitable Assurance—		
Fire.....	103,681	46,185
Extended coverage.....	6,986	1,668
Tornado, windstorm and cyclone.....	4,364	1,717
Sprinkler leakage.....	34	—
Riot, civil commotion and explosion.....	199	—
Earthquake.....	34	—
Motor vehicles.....	1,970	805
Ocean marine ex. war risks.....	— 354	92
Inland navigation and transportation.....	227	237
Aircraft.....	355	125
Flood.....	19	—
American Fidelity Fire—		
Inland navigation and transportation.....	15,015	5,073
American Fire & Casualty—		
American and Foreign—		
Fire.....	4,762	516
Extended coverage.....	363	1
Tornado, windstorm and cyclone.....	11	—
Motor vehicles.....	1,025	600
Ocean marine ex. war risks.....	706	555
Inland navigation and transportation.....	742	—
American General—		
Fire.....	1	—
Inland navigation and transportation.....	7	18
American Home Fire Assurance—		
Fire.....	38,384	9,815
Extended coverage.....	5,058	1,227
Tornado, windstorm and cyclone.....	622	106
Sprinkler leakage.....	—	—
Riot, civil commotion and explosion.....	45	—
Hail.....	56,879	38,867
Motor vehicles.....	2,501	2,148
Inland navigation and transportation.....	1,062	637

— Minus.

TABLE No. III—Continued

STOCK COMPANIES—Continued

Stock Companies	Premiums Premiums	Net Losses Incurred
American Reinsurance Exchange—		
American Reserve—		
Fire.....	\$ 29,176	\$ 20,913
Extended coverage.....	2,201	461
Tornado, windstorm and cyclone.....	289	286
Sprinkler leakage.....	84	8
Riot, civil commotion and explosion.....	157	—
Hail.....	5,666	5
Motor vehicles.....	349	820
Ocean marine ex. war risks.....	52	134
Inland navigation and transportation.....	201	40
American Union—		
Fire.....	314	24
Extended coverage.....	105	25
Tornado, windstorm and cyclone.....	6	—
Riot, civil commotion and explosion.....	— 41	—
Anchor—		
Fire.....	2,960	992
Extended coverage.....	228	18
Tornado, windstorm and cyclone.....	— 14	—
Sprinkler leakage.....	—	—
Riot, civil commotion and explosion.....	16	—
Motor vehicles.....	2,874	1,134
Ocean marine ex. war risks.....	127	5
Atlantic Fire—		
Automobile—		
Fire.....	101,073	24,465
Extended coverage.....	8,962	1,603
Tornado, windstorm and cyclone.....	1,156	316
Sprinkler leakage.....	549	316
Riot, civil commotion and explosion.....	1,499	17
Motor vehicles.....	46,141	14,982
Ocean marine ex. war risks.....	1,360	362
Inland navigation and transportation.....	26,110	18,482
Aircraft.....	54	123
Ocean marine, war risks only.....	3,497	— 748
Baltimore American—		
Fire.....	13,060	3,912
Extended coverage.....	561	37
Tornado, windstorm and cyclone.....	442	762
Sprinkler leakage.....	4	—
Riot, civil commotion and explosion.....	21	—
Hail.....	16,448	4,927
Motor vehicles.....	1,411	2,208
Inland navigation and transportation.....	1,381	866
Bankers Fire—		
Fire.....	405	—
Bankers and Shippers—		
Fire.....	74,679	32,882
Extended coverage.....	6,705	11,652
Tornado, windstorm and cyclone.....	870	7,526
Sprinkler leakage.....	20	—
Riot, civil commotion and explosion.....	81	—
Motor vehicles.....	17,341	12,620
Ocean marine ex. war risks.....	126	—
Inland navigation and transportation.....	1,025	483
Birmingham Fire (Ala.)—		
Fire.....	12,064	3,871
Extended coverage.....	480	— 83
Tornado, windstorm, and cyclone.....	53	116
Riot, civil commotion and explosion.....	28	184
Motor vehicles.....	67	—
Inland navigation and transportation.....	97	190
Birmingham Fire (Pa.)—		
Bituminous Fire and Marine—		
Motor vehicles.....	6,852	580
Boston—		
Fire.....	68,458	28,692
Extended coverage.....	5,566	6,466
Tornado, windstorm and cyclone.....	1,002	1,835
Sprinkler leakage.....	38	1
Riot, civil commotion and explosion.....	49	—
Motor vehicles.....	3,897	4,422
Ocean marine ex. war risks.....	912	46
Inland navigation and transportation.....	3,835	429

— Minus.

TABLE No. III—Continued

STOCK COMPANIES—Continued

Stock Companies	Net Premiums	Ne Losses Incurred
Buffalo—		
Fire.....	\$ 13,345	\$ 6,900
Extended coverage.....	1,539	2,498
Tornado, windstorm and cyclone.....	173	180
Riot, civil commotion and explosion.....	1	—
Motor vehicles.....	786	573
Ocean marine ex. war risks.....	119	—
Inland navigation and transportation.....	18	—
Caledonian-American—		
Fire.....	17,500	1,603
Extended coverage.....	2,830	203
Tornado, windstorm and cyclone.....	—	—
Riot, civil commotion and explosion.....	186	—
Sprinkler leakage.....	23	—
Motor vehicles.....	31	680
Inland navigation and transportation.....	167	146
California—		
Fire.....	12,439	3,304
Extended coverage.....	1,071	555
Tornado, windstorm and cyclone.....	145	347
Sprinkler leakage.....	3	—
Riot, civil commotion and explosion.....	35	—
Motor vehicles.....	612	5
Inland navigation and transportation.....	2,553	8,916
Calvert Fire—		
Motor vehicles.....	72,417	61,759
Camden Fire—		
Fire.....	33,988	32,170
Extended coverage.....	3,086	3,212
Tornado, windstorm and cyclone.....	384	1,007
Sprinkler leakage.....	42	103
Riot, civil commotion and explosion.....	596	2
Motor vehicles.....	1,166	1,323
Ocean marine ex. war risks.....	189	11
Inland navigation and transportation.....	1,153	407
Capital Fire—		
Fire.....	39	10
Extended coverage.....	10	—
Ocean marine ex. war risks.....	67	—
Carolina—		
Fire.....	113,868	32,313
Extended coverage.....	11,843	13,120
Tornado, windstorm and cyclone.....	890	10,284
Sprinkler leakage.....	354	—
Hail.....	22,230	5,424
Motor vehicles.....	89,443	83,700
Inland navigation and transportation.....	17,077	7,027
Aircraft or rain.....	105	—
Centennial—		
Ocean marine ex. war risks.....	361	—
Inland navigation and transportation.....	281	—
Central—		
Fire.....	23,312	5,893
Extended coverage.....	1,579	1,853
Tornado windstorm and cyclone.....	380	60
Sprinkler leakage.....	3	—
Riot, civil commotion and explosion.....	11	—
Motor vehicles.....	3,196	2,726
Inland navigation and transportation.....	1,156	316
Central Union—		
Fire.....	66	83
Extended coverage.....	47	3
Tornado, windstorm and cyclone.....	4	—
Riot, civil commotion and explosion.....	13	—
Charter Oak Fire—		
Fire.....	7,674	328
Extended coverage.....	1,255	381
Tornado, windstorm and cyclone.....	3	—
Inland navigation and transportation.....	597	348

— Minus.

TABLE No. III—Continued

STOCK COMPANIES—Continued

Stock Companies	Net Premiums	Net Losses Incurred
Christiana General Ins. Corpo.—		
Fire.....	\$ 18,755	\$ 9,603
Extended coverage.....	1,850	169
Tornado, windstorm and cyclone.....	102	6
Sprinkler leakage.....	41	—
Riot, civil commotion and explosion.....	108	—
Hail.....	—	2
Motor vehicles.....	288	2
Inland navigation and transportation.....	177	12
Aircraft.....	188	89
Flood.....	8	—
Citizens of New Jersey—		
Fire.....	93,230	17,830
Extended coverage.....	5,997	1,663
Tornado, windstorm and cyclone.....	1,023	466
Sprinkler leakage.....	6	—
Riot, civil commotion and explosion.....	3	—
Hail.....	43,010	22,934
Motor vehicles.....	8,053	5,830
Ocean marine, war risks only.....	61	1
Inland navigation and transportation.....	2,481	1,582
City of New York—		
Fire.....	44,897	9,292
Extended coverage.....	1,441	2,256
Tornado, windstorm and cyclone.....	2,762	327
Sprinkler leakage.....	24	—
Hail.....	12,245	3,157
Motor vehicles.....	9,201	7,411
Inland navigation and transportation.....	1,523	55
Columbia (N. Y.)—		
Fire.....	7,035	1,392
Extended coverage.....	689	2,644
Tornado, windstorm and cyclone.....	37	615
Sprinkler leakage.....	13	—
Motor vehicles.....	489	589
Inland navigation and transportation.....	419	9
Columbia Fire (Ohio)—		
Fire.....	60,604	11,094
Extended coverage.....	2,408	653
Tornado, windstorm and cyclone.....	668	214
Sprinkler leakage.....	5	5
Riot, civil commotion and explosion.....	28	—
Hail.....	116,040	113,470
Motor vehicles.....	7,084	4,500
Inland navigation and transportation.....	2,135	820
Commerce—		
Fire.....	38,457	7,352
Extended coverage.....	3,815	1,638
Tornado, windstorm and cyclone.....	766	118
Sprinkler leakage.....	4	4
Riot, civil commotion and explosion.....	76	—
Motor vehicles.....	14,386	6,558
Inland navigation and transportation.....	2,245	18
Commercial Union Fire—		
Fire.....	8,356	8,942
Extended coverage.....	698	831
Tornado, windstorm and cyclone.....	77	123
Sprinkler leakage.....	—	4
Riot, civil commotion and explosion.....	30	—
Motor vehicles.....	1,557	855
Inland navigation and transportation.....	18	194
Commonwealth—		
Fire.....	8,199	4,150
Extended coverage.....	529	187
Tornado, windstorm and cyclone.....	105	201
Sprinkler leakage.....	10	—
Riot, civil commotion and explosion.....	36	—
Motor vehicles.....	1,157	165
Ocean marine ex. war risks.....	56	22
Inland navigation and transportation.....	1,377	539
Concordia Fire—		
Fire.....	23,844	14,803
Extended coverage.....	2,387	4,108
Tornado, windstorm and cyclone.....	331	914
Motor vehicles.....	4,427	1,727
Inland navigation and transportation.....	108	—

— Minus.

TABLE No. III—Continued

STOCK COMPANIES—Continued

Stock Companies	Net Premiums	Net Losses Incurred
Connecticut Fire—		
Fire.....	\$ 35,106	\$ 6,931
Extended coverage.....	3,697	6,856
Tornado, windstorm and cyclone.....	497	1,417
Sprinkler leakage.....	37	—
Riot, civil commotion and explosion.....	101	—
Motor vehicles.....	4,501	681
Ocean marine ex. war risks.....	2,542	168
Inland navigation and transportation.....	3,892	2,675
Constitution Reinsurance Corpo.—		
Fire.....	19,519	11,699
Extended coverage.....	2,112	83
Tornado, windstorm and cyclone.....	70	23
Sprinkler leakage.....	54	—
Riot, civil commotion and explosion.....	73	—
Earthquake.....	— 76	—
Inland navigation and transportation.....	1	—
Continental—		
Fire.....	263,037	87,348
Extended coverage.....	10,722	3,650
Tornado, windstorm and cyclone.....	2,723	3,440
Sprinkler leakage.....	1,361	103
Riot, civil commotion and explosion.....	15,746	—
Motor vehicles.....	26,633	31,276
Ocean marine ex. war risks.....	— 1,260	2,198
Inland navigation and transportation.....	8,611	10,820
Aircraft.....	472	431
Ocean marine, war risks only.....	26	—
County Fire—		
Fire.....	16,400	6,620
Extended coverage.....	1,008	6,344
Tornado, windstorm and cyclone.....	169	1,049
Sprinkler leakage.....	26	—
Riot, civil commotion and explosion.....	15	—
Hail.....	12,698	15,519
Motor vehicles.....	4,461	458
Inland navigation and transportation.....	17	80
Detroit Fire and Marine—		
Fire.....	15,551	11,342
Extended coverage.....	2,694	4,581
Tornado, windstorm and cyclone.....	167	1,275
Sprinkler leakage.....	10	—
Riot, civil commotion and explosion.....	71	—
Hail.....	1,169	663
Motor vehicles.....	3,125	725
Inland navigation and transportation.....	314	137
Aircraft.....	14,730	3,417
Dixie Fire—		
Fire.....	306,404	96,797
Extended coverage.....	17,332	10,746
Tornado, windstorm and cyclone.....	4,814	3,637
Sprinkler leakage.....	256	—
Riot, civil commotion and explosion.....	2	—
Hail.....	168,565	116,922
Motor vehicles.....	24,298	17,859
Inland navigation and transportation.....	7,205	3,781
Aircraft.....	5	—
Dubuque Fire and Marine—		
Fire.....	— 33	58
Extended coverage.....	— 5	3
Tornado, windstorm and cyclone.....	— 6	—
Eagle Fire—		
Fire.....	34,042	11,313
Extended coverage.....	2,872	123
Tornado, windstorm and cyclone.....	18	81
Sprinkler leakage.....	5	3
Riot, civil commotion and explosion.....	39	—
East and West—		
Fire.....	2,632	70
Extended coverage.....	544	—
Tornado, windstorm and cyclone.....	140	326
Riot, civil commotion and explosion.....	111	—
Motor vehicles.....	411	—
Inland navigation and transportation.....	177	1,500
Aircraft.....	6	—

— Minus.

TABLE No. III—Continued

STOCK COMPANIES—Continued

Stock Companies	Net Premiums	Net Losses Incurred
Empire State—		
Fire.....	\$ 14,999	\$ 8,287
Extended coverage.....	1,458	655
Tornado, windstorm and cyclone.....	106	36
Sprinkler leakage.....	46	23
Riot, civil commotion and explosion.....	154	7
Earthquake.....	2	
Motor vehicles.....	2,987	2,444
Ocean marine ex. war risks.....	94	
Inland navigation and transportation.....	210	52
Employers' Fire—		
Fire.....	49,366	12,902
Extended coverage.....	5,461	4,424
Tornado, windstorm and cyclone.....	212	475
Sprinkler leakage.....	15	14
Riot, civil commotion and explosion.....	53	
Motor vehicles.....	30,194	9,090
Inland navigation and transportation.....	3,994	605
Aircraft.....	847	741
Equitable Fire—		
Fire.....	11,175	4,294
Extended coverage.....	621	8
Tornado, windstorm and cyclone.....	78	45
Sprinkler leakage.....	5	
Riot, civil commotion and explosion.....	8	
Equitable Fire and Marine—		
Fire.....	33,986	19,347
Extended coverage.....	4,249	4,262
Tornado, windstorm and cyclone.....	303	593
Sprinkler leakage.....	134	
Riot, civil commotion and explosion.....	21	
Motor vehicles.....	5,041	4,282
Inland navigation and transportation.....	10,828	1,132
Eureka-Security Fire and Marine—		
Fire.....	34,134	11,406
Extended coverage.....	5,823	632
Tornado, windstorm and cyclone.....	497	
Motor vehicles.....	3,702	1,200
Inland navigation and transportation.....	397	
Excelsior—		
Fire.....	2,249	2,831
Extended coverage.....	55	159
Tornado, windstorm and cyclone.....	12	
Riot, civil commotion and explosion.....	27	
Inland navigation and transportation.....	15	
Export—		
Fire.....	2	
Inland navigation and transportation.....	3,231	
Federal—		
Fire.....	15,890	16,718
Extended coverage.....	2,249	1,074
Tornado, windstorm and cyclone.....	74	100
Sprinkler leakage.....	16	
Riot, civil commotion and explosion.....	212	
Earthquake.....	18	
Motor vehicles.....	27,511	18,909
Ocean marine ex. war risks.....	14,378	1,136
Inland navigation and transportation.....	14,910	7,460
Aircraft.....	4,306	4,372
Federal Union—		
Fire.....	5,308	1,712
Extended coverage.....	583	4
Tornado, windstorm and cyclone.....	53	
Motor vehicles.....	3,460	3,615
Ocean marine ex. war risks.....	134	
Inland navigation and transportation.....	155	2
Aircraft.....	174	43
Fidelity and Guaranty Fire Corp.—		
Fire.....	48,849	10,742
Extended coverage.....	6,368	3,583
Tornado, windstorm and cyclone.....	579	101
Sprinkler leakage.....		
Riot, civil commotion and explosion.....	503	
Motor vehicles.....	60,962	24,002
Inland navigation and transportation.....	9,951	15,993
Aircraft.....	14	274
Ocean marine ex. war risks.....	3	53

— Minus.

TABLE No. III—Continued

STOCK COMPANIES—CONTINUED

Stock Companies	Net Premiums	Net Losses Incurred
Fidelity-Phenix Fire—		
Fire.....	\$ 131,218	\$ 78,216
Extended coverage.....	12,863	16,716
Tornado, windstorm and cyclone.....	1,966	3,497
Sprinkler leakage.....	879	491
Riot, civil commotion and explosion.....	— 234	—
Motor vehicles.....	18,759	13,812
Ocean marine ex. war risks.....	994	2,198
Inland navigation and transportation.....	6,210	13,551
Aircraft.....	298	— 431
Ocean marine, war risks only.....	2	—
Fire Association of Philadelphia—		
Fire.....	72,265	41,545
Extended coverage.....	4,436	1,673
Tornado, windstorm and cyclone.....	407	227
Sprinkler leakage.....	3	21
Riot, civil commotion and explosion.....	245	46
Motor vehicles.....	16,938	14,756
Ocean marine ex. war risks.....	21	—
Inland navigation and transportation.....	2,834	2,179
Firemen's—		
Fire.....	52,967	37,256
Extended coverage.....	5,885	7,119
Tornado, windstorm and cyclone.....	664	239
Sprinkler leakage.....	28	—
Riot, civil commotion and explosion.....	2	—
Motor vehicles.....	10,920	6,158
Ocean marine ex. war risks.....	228	1,784
Inland navigation and transportation.....	2,751	1,539
Aircraft.....	186	— 375
Fireman's Fund—		
Fire.....	142,430	47,038
Extended coverage.....	11,084	1,838
Tornado, windstorm and cyclone.....	682	841
Sprinkler leakage.....	724	394
Riot, civil commotion and explosion.....	8,594	— 106
Motor vehicles.....	8,220	4,362
Ocean marine.....	3,355	658
Inland navigation and transportation.....	21,237	2,477
Aircraft.....	333	— 320
First American Fire—		
Fire.....	13,545	5,085
Extended coverage.....	3,470	310
Tornado, windstorm and cyclone.....	67	382
Sprinkler leakage.....	175	—
Riot, civil commotion and explosion.....	81	—
Motor vehicles.....	4,091	1,541
Inland navigation and transportation.....	40	—
Franklin Fire—		
Fire.....	80,267	18,620
Extended coverage.....	4,571	— 110
Tornado, windstorm and cyclone.....	3,050	509
Sprinkler leakage.....	513	4
Riot, civil commotion and explosion.....	62	—
Hail.....	31,773	7,246
Motor vehicles.....	31,325	12,536
Ocean marine ex. war risks.....	1,319	100
Inland navigation and transportation.....	15,248	16,483
Aircraft or Rain.....	45	—
Ocean marine, war risks only.....	513	—
Franklin National—		
Fire.....	5,068	1,224
Extended coverage.....	357	467
Tornado, windstorm and cyclone.....	36	—
Sprinkler leakage.....	1	—
Riot, civil commotion and explosion.....	5	—
Motor vehicles.....	8,919	11,909
Inland navigation and transportation.....	73	—
Fulton Fire—		
General Exchange Ins. Corpo.—		
Motor vehicles.....	210,437	120,901

— Minus.

TABLE No. III—Continued

STOCK COMPANIES—CONTINUED

Stock Companies	Net Premiums	Net Losses Incurred
General Insurance Co. of America—		
Fire.....	\$ 66,016	\$ 16,592
Extended coverage.....	15,212	1,984
Tornado, windstorm and cyclone.....	857	23
Sprinkler leakage.....	142	—
Riot, civil commotion and explosion.....	255	—
Motor vehicles.....	1,509	86
Ocean marine.....	382	—
Inland navigation and transportation.....	2,612	521
General Security Assurance Corp.—		
Fire.....	40,540	15,796
Extended coverage.....	4,072	531
Tornado, windstorm and cyclone.....	263	27
Sprinkler leakage.....	56	14
Riot, civil commotion and explosion.....	168	49
Hail.....	—	5
Motor vehicles.....	217	—
Inland navigation and transportation.....	1,468	802
Aircraft.....	487	125
Georgia Home—		
Fire.....	13,970	3,604
Extended coverage.....	1,623	393
Tornado, windstorm and cyclone.....	8	—
Sprinkler leakage.....	81	38
Riot, civil commotion and explosion.....	9	—
Hail.....	18,708	4,618
Motor vehicles.....	4,870	5,016
Inland navigation and transportation.....	10	—
Gibraltar Fire and Marine—		
Fire.....	20,537	5,619
Extended coverage.....	1,109	255
Tornado, windstorm and cyclone.....	442	527
Sprinkler leakage.....	88	—
Hail.....	195	120
Motor vehicles.....	4,950	3,729
Inland navigation and transportation.....	117	109
Girard Fire and Marine—		
Fire.....	17,487	5,218
Extended coverage.....	1,628	109
Tornado, windstorm and cyclone.....	161	150
Motor vehicles.....	6,820	3,318
Inland navigation and transportation.....	364	31
Glens Falls—		
Fire.....	69,768	31,506
Extended coverage.....	4,544	3,973
Tornado, windstorm and cyclone.....	536	680
Sprinkler leakage.....	49	109
Riot, civil commotion and explosion.....	122	—
Earthquake.....	2	47
Motor vehicles.....	9,293	7,949
Ocean marine ex. war risks.....	561	2,198
Inland navigation and transportation.....	10,638	1,364
Aircraft.....	340	508
Globe and Republic—		
Fire.....	17,916	8,437
Extended coverage.....	928	364
Tornado, windstorm and cyclone.....	294	—
Sprinkler leakage.....	12	—
Riot, civil commotion and explosion.....	—	89
Motor vehicles.....	491	1,185
Inland navigation and transportation.....	4,403	364
Globe and Rutgers Fire—		
Fire.....	67,034	26,226
Extended coverage.....	5,369	1,120
Tornado, windstorm and cyclone.....	1,125	26
Sprinkler leakage.....	85	3
Riot, civil commotion and explosion.....	18	—
Hail.....	13,760	15,944
Motor vehicles.....	7,220	3,628
Ocean marine ex. war risks.....	983	1
Inland navigation and transportation.....	542	19
Aircraft.....	8	—

— Minus.

TABLE No. III—Continued

STOCK COMPANIES—CONTINUED

Stock Companies	Net Premiums	Net Losses Incurred
Granite State Fire—		
Fire.....	\$ 88,587	\$ 23,485
Extended coverage.....	7,407	3,494
Tornado, windstorm and cyclone.....	1,069	545
Sprinkler leakage.....	40	5
Riot, civil commotion and explosion.....	42	58
Motor vehicles.....	2,854	1,753
Inland navigation and transportation.....	145	59
Great American—		
Fire.....	132,135	36,368
Extended coverage.....	10,827	12,126
Tornado, windstorm and cyclone.....	2,643	479
Sprinkler leakage.....	466	13
Riot, civil commotion and explosion.....	3,142	—
Hail.....	25,285	29,581
Motor vehicles.....	13,175	8,176
Ocean marine ex. war risks.....	3,373	5,453
Inland navigation and transportation.....	6,161	2,083
Aircraft.....	241	239
Ocean marine, war risks only.....	9,679	—
Gulf—		
Hanover Fire—		
Fire.....	33,942	29,187
Extended coverage.....	119	3,402
Tornado, windstorm and cyclone.....	535	265
Sprinkler leakage.....	120	72
Riot, civil commotion and explosion.....	1,165	72
Motor vehicles.....	7,842	3,962
Ocean marine ex. war risks.....	11,431	977
Inland navigation and transportation.....	6,018	1,590
Aircraft.....	112	192
Hartford Fire—		
Fire.....	407,097	146,545
Extended coverage.....	28,492	6,767
Tornado, windstorm and cyclone.....	7,648	5,712
Sprinkler leakage.....	648	136
Riot, civil commotion and explosion.....	4,467	23
Earthquake.....	31	—
Hail.....	290,158	226,047
Motor vehicles.....	97,361	58,696
Ocean marine, war risks.....	1,697	34
Inland navigation and transportation.....	28,019	32,086
Aircraft.....	496	187
Rain and flood.....	4,548	6,313
Home—		
Fire.....	404,879	179,195
Extended coverage.....	27,477	30,963
Tornado, windstorm and cyclone.....	10,566	2,055
Sprinkler leakage.....	2,064	2,107
Riot, civil commotion and explosion.....	6,865	—
Earthquake.....	931	—
Hail.....	76,759	146,349
Motor vehicles.....	87,432	49,212
Ocean marine ex. war risks.....	5,055	1,312
Inland navigation and transportation.....	55,228	30,662
Aircraft and rain.....	135	—
Home Fire and Marine—		
Fire.....	27,395	8,947
Extended coverage.....	2,194	382
Tornado, windstorm and cyclone.....	640	—
Sprinkler leakage.....	134	49
Riot, civil commotion and explosion.....	166	—
Motor vehicles.....	2,434	1,352
Inland navigation and transportation.....	4,544	950
Homeland—		
Fire.....	28,932	10,341
Extended coverage.....	4,802	1,865
Tornado, windstorm and cyclone.....	357	348
Sprinkler leakage.....	12	—
Riot, civil commotion and explosion.....	20	—
Motor vehicles.....	5,633	1,119
Ocean marine ex. war risks.....	38	17
Inland navigation and transportation.....	2,912	122
Aircraft.....	27	—
Water damage.....	70	—

— Minus.

TABLE No. III—Continued

STOCK COMPANIES—CONTINUED

Stock Companies	Net Premiums	Net Losses Incurred
Homestead Fire—		
Fire.....	\$ 47,165	\$ 31,183
Extended coverage.....	4,722	17,099
Tornado, windstorm and cyclone.....	555	4,284
Sprinkler leakage.....	28	
Motor vehicles.....	3,445	1,903
Inland navigation and transportation.....	3,105	190
Hudson—		
Fire.....	7,838	7,903
Extended coverage.....	1,981	1,058
Tornado, windstorm and cyclone.....	16	191
Sprinkler leakage.....	22	5
Riot, civil commotion and explosion.....	16	
Motor vehicles.....	215	22
Inland navigation and transportation.....	148	14
Imperial Assurance—		
Fire.....	17,310	4,736
Extended coverage.....	2,449	185
Tornado, windstorm and cyclone.....	44	776
Motor vehicles.....	896	365
Inland navigation and transportation.....	4,943	1,640
International—		
Fire.....	23,275	19,172
Extended coverage.....	2,300	908
Tornado, windstorm and cyclone.....	244	22
Sprinkler leakage.....	63	2
Riot, civil commotion and explosion.....	363	1
Motor vehicles.....	560	216
Inland navigation and transportation.....	179	14
Inter-Ocean Reinsurance—		
Fire.....	20,851	18,315
Extended coverage.....	1,810	577
Tornado, windstorm and cyclone.....	206	35
Sprinkler leakage.....	51	11
Riot, civil commotion and explosion.....	20	
Hail.....	37,422	
Motor vehicles.....		4
Inland navigation and transportation.....	98	5
Insurance Company of North America—		
Fire.....	166,761	19,069
Extended coverage.....	15,657	1,042
Tornado, windstorm and cyclone.....	898	4,882
Sprinkler leakage.....	867	
Riot, civil commotion and explosion.....	5,169	40
Hail.....	267,222	215,900
Motor vehicles.....	8,941	11,083
Ocean marine ex. war risks.....	53,215	83,135
Inland navigation and transportation.....	20,340	3,700
Aircraft.....	1,530	737
Ocean marine, war risks only.....	315,751	34,070
Rain.....	496	67
Insurance Company State of Pennsylvania—		
Fire.....	16,439	7,391
Extended coverage.....	1,178	2,507
Tornado, windstorm and cyclone.....	139	364
Sprinkler leakage.....		1
Riot, civil commotion and explosion.....	2	4
Motor vehicles.....	19,202	14,378
Inland navigation and transportation.....	1,094	25
Jersey—		
Fire.....	20,652	8,738
Extended coverage.....	1,507	1,742
Tornado, windstorm and cyclone.....	205	157
Sprinkler leakage.....	75	
Motor vehicles.....	1,059	206
Ocean marine ex. war risks.....	63	
Inland navigation and transportation.....	133	194
Louisville Fire and Marine—		
Fire.....	12,639	7,096
Extended coverage.....	2,057	2,100
Tornado, windstorm and cyclone.....	173	34
Earthquake.....	1	
Motor vehicles.....	8,583	3,295
Inland navigation and transportation.....	4	160

— Minus.

TABLE No. III—Continued

STOCK COMPANIES—CONTINUED

Stock Companies	Net Premiums	Net Losses Incurred
Lumbermen's—		
Fire.....	\$ 9,341	\$ 4,472
Extended coverage.....	571	9
Tornado, windstorm, and cyclone.....	19	
Riot, civil commotion and explosion.....	— 24	
Inland navigation and transportation.....	20	
Manhattan Fire and Marine—		
Fire.....	18,631	5,203
Extended coverage.....	1,110	644
Tornado, windstorm and cyclone.....	146	702
Motor vehicles.....	248	37
Inland navigation and transportation.....	140	
Manufacturers' Fire—		
Fire.....	4,257	4,014
Extended coverage.....	303	4
Tornado, windstorm and cyclone.....	— 5	
Sprinkler leakage.....	7	
Riot, civil commotion and explosion.....	— 4	
Motor vehicles.....	821	1,525
Maryland—		
Fire.....	3,950	1,867
Extended coverage.....	335	1,470
Motor vehicles.....	1,625	750
Inland navigation and transportation.....	345	30
Massachusetts Fire and Marine—		
Fire.....	41,510	10,053
Extended coverage.....	3,313	10,215
Tornado, windstorm and cyclone.....	768	2,464
Hail.....	24,700	13,509
Motor vehicles.....	846	1,097
Inland navigation and transportation.....	263	29
Mercantile—		
Fire.....	5,182	953
Extended coverage.....	458	
Tornado, windstorm and cyclone.....	16	100
Motor vehicles.....	1,312	271
Ocean marine ex. war risks.....	56	22
Inland navigation and transportation.....	1,605	549
Mechanics and Traders—		
Fire.....	19,864	11,818
Extended coverage.....	3,102	816
Tornado, windstorm and cyclone.....	52	50
Sprinkler leakage.....	31	
Riot, civil commotion and explosion.....	63	
Motor vehicles.....	3,285	1,757
Inland navigation and transportation.....	1,296	283
Aircraft.....	1	
Merchants Fire Assurance Corp.—		
Fire.....	21,136	6,799
Extended coverage.....	2,339	1,400
Tornado, windstorm and cyclone.....	229	185
Riot, civil commotion and explosion.....	6	
Motor vehicles.....	2,451	1,205
Ocean marine ex. war risks.....	301	
Inland navigation and transportation.....	111	
Aircraft.....	178	— 349
Merchants Fire Ins.—		
Fire.....	725	195
Extended coverage.....	73	18
Tornado, windstorm and cyclone.....	4	
Sprinkler leakage.....		
Riot, civil commotion and explosion.....	1	
Motor vehicles.....		
Inland navigation and transportation.....		
Aircraft.....		
Mercury—		
Fire.....	33,277	10,375
Extended coverage.....	2,110	1,597
Tornado, windstorm and cyclone.....	273	13
Sprinkler leakage.....	215	3
Riot, civil commotion and explosion.....	26	
Motor vehicles.....	30,720	17,405
Inland navigation and transportation.....	9,413	7,046

—Minus.

TABLE No. III—Continued

STOCK COMPANIES—CONTINUED

Stock Companies	Net Premiums	Net Losses Incurred
Metropolitan Fire Reassurance—		
Fire.....	\$ 8,808	\$ 12,156
Extended coverage.....	923	66
Tornado, windstorm and cyclone.....	68	9
Sprinkler leakage.....	12	4
Riot, civil commotion and explosion.....	123	14
Earthquake.....		
Motor vehicles.....	76	3,103
Ocean marine ex. war risks.....	— 78	
Inland navigation and transportation.....	1	16
Aircraft.....		
Flood.....		
Michigan Fire and Marine—		
Fire.....	36,170	12,912
Extended coverage.....	2,464	1,841
Tornado, windstorm and cyclone.....	545	363
Sprinkler leakage.....	31	27
Riot, civil commotion and explosion.....	343	34
Hail.....	26,722	24,338
Motor vehicles.....	3,070	2,108
Ocean marine ex. war risks.....	41	
Inland navigation and transportation.....	559	575
Aircraft.....	97	47
Rain.....	17	7
Midwestern Fire and Marine—		
Milwaukee Mechanics'—		
Fire.....	46,120	26,784
Extended coverage.....	3,992	5,399
Tornado, windstorm and cyclone.....	401	145
Sprinkler leakage.....	8	
Motor vehicles.....	5,501	2,466
Inland navigation and transportation.....	103	209
Minneapolis Fire and Marine—		
Monarch Fire—		
Fire.....	4,928	3,176
Extended coverage.....	550	300
Tornado, windstorm and cyclone.....	580	
Motor vehicles.....	81	
Motors—		
Motor vehicles.....	52,613	29,578
National-Ben Franklin Fire—		
Fire.....	27,896	7,297
Extended coverage.....	3,535	2,107
Tornado, windstorm and cyclone.....	287	
Motor vehicles.....	1,422	385
Inland navigation and transportation.....	326	40
National Fire—		
Fire.....	146,300	66,798
Extended coverage.....	11,688	4,202
Tornado, windstorm and cyclone.....	4,483	86
Sprinkler leakage.....	271	223
Riot, civil commotion and explosion.....	4,781	10
Motor vehicles.....	15,445	8,064
Ocean marine ex. war risks.....	241	37
Inland navigation and transportation.....	12,192	1,606
Aircraft.....	3	
National Fire and Marine—		
Fire.....	12,674	3,203
Extended coverage.....	747	36
Tornado, windstorm and cyclone.....	617	395
Sprinkler leakage.....	6	
Earthquake.....	12	
Inland navigation and transportation.....	170	157
National Liberty—		
Fire.....	53,822	17,862
Extended coverage.....	3,703	541
Tornado, windstorm and cyclone.....	1,481	268
Sprinkler leakage.....	301	
Riot, civil commotion and explosion.....	— 11	
Hail.....	5,245	15,375
Motor vehicles.....	2,397	326
Inland navigation and transportation.....	5,336	19,313

— Minus.

TABLE No. III—Continued

STOCK COMPANIES—CONTINUED

Stock Companies	Net Premiums	Net Losses Incurred
National Reinsurance—		
Fire.....	\$ 8,625	\$ 5,152
Extended coverage.....	869	106
Tornado, windstorm and cyclone.....	83	283
Sprinkler leakage.....	13	1
Riot, civil commotion and explosion.....	123	5
Hail.....	2,556	1,772
Motor vehicles.....	42	70
Inland navigation and transportation.....	1,763	1,580
Aircraft.....	7	3
National Reserve—		
Fire.....	33	25
Extended coverage.....	5	1
Tornado, windstorm and cyclone.....	6	
National Security—		
Fire.....	19,074	7,296
Extended coverage.....	2,413	283
Tornado, windstorm and cyclone.....	475	127
Sprinkler leakage.....	11	
Riot, civil commotion and explosion.....	1	
Motor vehicles.....	884	344
Inland navigation and transportation.....	5	
National Surety Marine Ins. Corpo.		
Inland navigation and transportation.....	5,069	1,144
National Union Fire—		
Fire.....	97,828	17,888
Extended coverage.....	7,153	8,906
Tornado, windstorm and cyclone.....	2,428	795
Sprinkler leakage.....	1,611	
Riot, civil commotion and explosion.....	4,393	
Motor vehicles.....	40,133	19,370
Ocean marine.....	487	
Inland navigation and transportation.....	2,614	1,952
Aircraft.....	24	469
Miscellaneous classes.....	3,643	20,133
Newark Fire—		
Fire.....	12,608	9,902
Extended coverage.....	1,382	1,155
Tornado, windstorm and cyclone.....	36	85
Sprinkler leakage.....	6	
Riot, civil commotion and explosion.....	28	
Motor vehicles.....	740	41
Ocean marine ex. war risks.....	496	370
Inland navigation and transportation.....	815	1,433
New Brunswick Fire—		
Fire.....	40,905	3,658
Extended coverage.....	3,461	334
Tornado, windstorm and cyclone.....	549	211
Sprinkler leakage.....	20	
Riot, civil commotion and explosion.....	142	
Hail.....	50,162	14,259
Motor vehicles.....	8,175	4,879
Inland navigation and transportation.....	12,846	2,389
New England Fire—		
Fire.....	9,043	3,228
Extended coverage.....	616	460
Tornado, windstorm and cyclone.....	136	91
Sprinkler leakage.....	8	7
Riot, civil commotion and explosion.....	86	9
Hail.....	6,681	6,084
Motor vehicles.....	768	527
Ocean marine ex. war risks.....	10	
Inland navigation and transportation.....	140	144
Aircraft.....	24	12
Rain.....	4	2
New Hampshire Fire—		
Fire.....	250,513	89,039
Extended coverage.....	17,069	5,178
Tornado, windstorm and cyclone.....	5,226	3,303
Sprinkler leakage.....	42	53
Riot, civil commotion and explosion.....	1,145	15
Motor vehicles.....	24,593	17,757
Ocean marine.....	30	10
Inland navigation and transportation.....	1,048	3,069
Aircraft.....	4	

— Minus.

TABLE No. III—Continued

STOCK COMPANIES—CONTINUED

Stock Companies	Net Premiums	Net Losses Incurred
New York Fire—		
Fire.....	\$ 22,028	\$ 5,662
Extended coverage.....	1,404	72
Tornado, windstorm and cyclone.....	757	97
Riot, civil commotion and explosion.....		
Inland navigation and transportation.....	22	
New York Underwriters—		
Fire.....	131,867	61,492
Extended coverage.....	10,824	7,086
Tornado, windstorm and cyclone.....	2,192	2,785
Sprinkler leakage.....	746	81
Riot, civil commotion and explosion.....	315	35
Motor vehicles.....	38,233	35,326
Ocean marine ex. war risks.....	154	4
Inland navigation and transportation.....	22,419	15,572
Ocean marine, war risks only.....	49	
Niagara Fire—		
Fire.....	26,710	3,724
Extended coverage.....	1,937	1,615
Tornado, windstorm and cyclone.....	200	526
Sprinkler leakage.....	77	
Riot, civil commotion and explosion.....	6	
Motor vehicles.....	12,727	3,766
Ocean marine ex. war risks.....	2,710	
Inland navigation and transportation.....	6,329	1,334
North American Fire and Marine—		
Fire.....	470	417
Extended coverage.....	48	50
Tornado, windstorm and cyclone.....	2	4
Sprinkler leakage.....	1	
Riot, civil commotion and explosion.....	5	
Hail.....	57	
Motor vehicles.....	6	2
Inland navigation and transportation.....	5	1
Aircraft.....	2	1
North Carolina Home—		
Fire.....	280,671	125,034
Extended coverage.....	24,893	9,212
Tornado, windstorm and cyclone.....	5,467	20,343
Sprinkler leakage.....	71	70
Riot, civil commotion and explosion.....	180	
Hail.....	50,363	31,419
Motor vehicles.....	8,280	7,169
Inland navigation and transportation.....	3,707	393
Earthquake.....	14	
North River—		
Fire.....	185,792	60,967
Extended coverage.....	11,945	433
Tornado, windstorm and cyclone.....	2,537	13,195
Sprinkler leakage.....	209	1
Riot, civil commotion and explosion.....	843	2
Hail.....	97,453	56,986
Motor vehicles.....	18,081	10,207
Ocean marine ex. war risks.....	1,202	233
Inland navigation and transportation.....	2,309	1,504
Aircraft.....	226	836
Rain.....	43	
Vessels, Fire.....	3	
North Star Reinsurance Corp.—		
Fire.....	27,054	25,165
Extended coverage.....	2,987	363
Tornado, windstorm and cyclone.....	6,535	1,584
Sprinkler leakage.....	4,172	1
Riot, civil commotion and explosion.....	141	
Hail.....		50
Motor vehicles.....	170	293
Inland navigation and transportation.....	951	455
North State—		
Fire.....	— 105	544
Extended coverage.....		
Tornado, windstorm and cyclone.....	— 26	
Motor vehicles.....		
Inland navigation and transportation.....		
Aircraft.....		

— Minus.

TABLE No. III—Continued

STOCK COMPANIES—CONTINUED

Stock Companies	Net Premiums	Net Losses Incurred
Northeastern—		
Fire.....	\$ 14,765	\$ 14,979
Extended coverage.....	1,820	108
Tornado, windstorm and cyclone.....	352	9
Sprinkler leakage.....	28	4
Riot, civil commotion and explosion.....	77	9
Motor vehicles.....	64	2,883
Ocean marine ex. war risks.....	102	
Inland navigation and transportation.....	3	
Aircraft.....	2	
Northern—		
Fire.....	15,299	9,656
Extended coverage.....	1,063	370
Tornado, windstorm and cyclone.....	164	40
Sprinkler leakage.....	18	5
Riot, civil commotion and explosion.....	502	1
Motor vehicles.....	1,992	37
Ocean marine.....		
Northwestern Fire and Marine—		
Fire.....	266	6
Extended coverage.....	17	25
Tornado, windstorm and cyclone.....	4	
Hail.....	1,060	1,919
Motor vehicles.....	703	84
Ocean marine ex. war risks.....	38	1
Inland navigation and transportation.....	96	566
Ocean marine, war risks only.....	12	
Northwestern National—		
Fire.....	7,826	3,176
Extended coverage.....	856	276
Tornado, windstorm and cyclone.....	115	1
Sprinkler leakage.....	4	
Riot, civil commotion and explosion.....	14	2
Motor vehicles.....	1,293	419
Ocean marine ex. war risks.....	168	5
Inland navigation and transportation.....	145	
Ohio Farmers—		
Fire.....	3,811	449
Extended coverage.....	189	
Tornado, windstorm and cyclone.....	6	16
Inland navigation and transportation.....	61	
Old Colony—		
Fire.....	96,150	29,702
Extended coverage.....	4,880	4,108
Tornado, windstorm and cyclone.....	3,215	11,143
Sprinkler leakage.....	14	
Riot, civil commotion and explosion.....	16	
Motor vehicles.....	9,743	3,636
Ocean marine ex. war risks.....	974	20
Inland navigation and transportation.....	1,891	116
Orient—		
Fire.....	25,311	6,528
Extended coverage.....	2,468	322
Tornado, windstorm and cyclone.....	201	21
Sprinkler leakage.....	1	
Riot, civil commotion and explosion.....	326	
Earthquake.....	1	
Motor vehicles.....	5,819	1,991
Ocean marine ex. war risks.....		
Inland navigation and transportation.....	227	196
Pacific Fire—		
Fire.....	44,139	20,711
Extended coverage.....	2,162	490
Tornado, windstorm and cyclone.....	1,014	1,984
Sprinkler leakage.....	191	
Riot, civil commotion and explosion.....	219	
Motor vehicles.....	9,573	21,282
Ocean marine ex. war risks.....	124	
Inland navigation and transportation.....	113	

— Minus.

TABLE No. III—Continued

STOCK COMPANIES—CONTINUED

Stock Companies	Net Premiums	Net Losses Incurred
Pacific National Fire—		
Fire.....	\$ 91,133	\$ 18,781
Extended coverage.....	8,496	356
Tornado, windstorm and cyclone.....	1,340	93
Sprinkler leakage.....	162	1
Riot, civil commotion and explosion.....	512	
Hail.....	74	
Motor vehicles.....	9,724	8,239
Ocean marine.....	203	7
Inland navigation and transportation.....	4,815	542
Paramount Fire—		
Motor vehicles.....	— 29	
Patriotic—		
Fire.....	14,217	7,831
Extended coverage.....	1,531	539
Tornado, windstorm and cyclone.....	230	161
Sprinkler leakage.....	6	1
Riot, civil commotion and explosion.....	24	
Motor vehicles.....	1,652	238
Inland navigation and transportation.....	18	1
Paul Revere Fire—		
Fire.....	17,993	1,953
Extended coverage.....	1,371	208
Tornado, windstorm and cyclone.....	163	
Sprinkler leakage.....	67	
Hail.....	30,666	12,543
Motor vehicles.....	2,646	1,686
Inland navigation and transportation.....	805	100
Pennsylvania Fire—		
Fire.....	24,278	6,070
Extended coverage.....	2,333	124
Tornado, windstorm and cyclone.....	408	
Sprinkler leakage.....	— 136	
Riot, civil commotion and explosion.....	24	
Motor vehicles.....	2,998	404
Ocean marine ex. war risks.....	113	43
Inland navigation and transportation.....	3,145	2,182
Aircraft.....	48	
Philadelphia Fire and Marine—		
Fire.....	19,635	1,714
Extended coverage.....	2,683	99
Tornado, windstorm and cyclone.....	116	
Sprinkler leakage.....	555	
Riot, civil commotion and explosion.....	9	
Motor vehicles.....	9,905	5,846
Inland navigation and transportation.....	1,878	1,202
Philadelphia National—		
Fire.....	2,793	1,070
Extended coverage.....	197	28
Tornado, windstorm and cyclone.....	40	
Inland navigation and transportation.....	129	
Phoenix Ins.—		
Fire.....	371,858	133,219
Extended coverage.....	22,872	9,154
Tornado, windstorm and cyclone.....	6,169	10,382
Sprinkler leakage.....	84	84
Riot, civil commotion and explosion.....	147	
Motor vehicles.....	22,931	12,885
Ocean marine ex. war risks.....	800	1,676
Inland navigation and transportation.....	38,956	18,794
Aircraft.....	47	187
Ocean marine, war risks only.....	—	10
Piedmont Fire—		
Fire.....	219,498	67,027
Extended coverage.....	20,189	10,852
Tornado, windstorm and cyclone.....	2,707	1,811
Sprinkler leakage.....	93	
Riot, civil commotion and explosion.....	452	
Hail.....	59,731	48,405
Motor vehicles.....	58,553	28,358
Ocean marine ex. war risks.....	— 347	5
Inland navigation and transportation.....	42,360	51,775
Rain.....	51	

— Minus.

TABLE No. III—Continued

STOCK COMPANIES—CONTINUED

Stock Companies	Net Premiums	Net Losses Incurred
Potomac—		
Fire.....	\$ 5,625	\$ 1,813
Extended coverage.....	1,108	7
Tornado, windstorm and cyclone.....	182	179
Sprinkler leakage.....	—	—
Riot, civil commotion and explosion.....	1	—
Motor vehicles.....	6,995	1,893
Ocean marine.....	—	369
Inland navigation and transportation.....	1,950	218
Providence-Washington—		
Fire.....	41,824	30,321
Extended coverage.....	2,947	2,311
Tornado, windstorm and cyclone.....	569	317
Sprinkler leakage.....	69	62
Riot, civil commotion and explosion.....	1,587	5
Motor vehicles.....	3,535	1,189
Ocean marine ex. war risks.....	658	4
Inland navigation and transportation.....	880	36
Provident Fire—		
Fire.....	21,956	7,718
Extended coverage.....	2,083	1,680
Tornado, windstorm and cyclone.....	209	—
Sprinkler leakage.....	1	—
Riot, civil commotion and explosion.....	33	—
Aircraft.....	133	78
Prudential—		
Fire.....	72,175	58,534
Extended coverage.....	13,499	6,545
Tornado, windstorm and cyclone.....	508	2,506
Sprinkler leakage.....	175	36
Riot, civil commotion and explosion.....	384	2
Earthquake.....	2	—
Motor vehicles.....	1,745	414
Inland navigation and transportation.....	1,026	100
Aircraft.....	454	311
Quaker City Fire and Marine—		
Fire.....	8,416	3,897
Extended coverage.....	443	57
Tornado, windstorm and cyclone.....	50	—
Riot, civil commotion and explosion.....	8	—
Motor vehicles.....	— 1,165	1,617
Inland navigation and transportation.....	— 1	9
Queen—		
Fire.....	74,986	24,727
Extended coverage.....	7,999	1,131
Tornado, windstorm and cyclone.....	1,040	11,924
Sprinkler leakage.....	442	—
Riot, civil commotion and explosion.....	446	—
Motor vehicles.....	5,208	5,122
Ocean marine ex. war risks.....	1,769	626
Inland navigation and transportation.....	2,278	311
Aircraft.....	131	15
Reinsurance Corpo. of N. Y.—		
Fire.....	21,807	13,210
Extended coverage.....	2,183	267
Tornado, windstorm and cyclone.....	190	726
Sprinkler leakage.....	33	2
Riot, civil commotion and explosion.....	314	13
Hail.....	6,557	4,544
Motor vehicles.....	109	180
Ocean marine ex. war risks.....	358	—
Inland navigation and transportation.....	4,409	4,021
Aircraft.....	17	9
Reliance—		
Fire.....	5,076	1,244
Extended coverage.....	1,188	—
Tornado, windstorm and cyclone.....	108	—
Motor vehicles.....	1,941	703
Inland navigation and transportation.....	162	36

— Minus.

TABLE No. III—Continued

STOCK COMPANIES—CONTINUED

Stock Companies	Net Premiums	Net Incurred Losses
Rhode Island—		
Fire.....	\$ 46,109	\$ 17,507
Extended coverage.....	8,913	7,719
Tornado, windstorm and cyclone.....	100	75
Sprinkler leakage.....	14	
Riot, civil commotion and explosion.....	462	
Earthquake.....	4	
Motor vehicles.....	3,884	1,509
Hail.....	25,124	14,050
Inland navigation and transportation.....	658	395
Richmond—		
Fire.....	17,807	5,798
Extended coverage.....	1,298	48
Tornado, windstorm and cyclone.....	175	5,043
Sprinkler leakage.....	12	
Riot, civil commotion and explosion.....	133	1
Hail.....	32,484	19,196
Motor vehicles.....	639	80
Rochester American—		
Fire.....	41,253	8,032
Extended coverage.....	3,187	943
Tornado, windstorm and cyclone.....	581	45
Sprinkler leakage.....	68	
Hail.....	34,504	23,140
Motor vehicles.....	10,392	1,246
Inland navigation and transportation.....	1,169	63
Aircraft.....	2,027	
Safeguard—		
Fire.....	41,144	8,032
Extended coverage.....	1,139	174
Tornado, windstorm and cyclone.....	459	629
Motor vehicles.....	6,915	6,976
Inland navigation and transportation.....	851	353
Saint Paul Fire and Marine—		
Fire.....	139,928	46,723
Extended coverage.....	10,532	4,615
Tornado, windstorm and cyclone.....	2,028	594
Sprinkler leakage.....	30	226
Riot, civil commotion and explosion.....	2,024	
Motor vehicles.....	98,802	59,320
Ocean marine.....	7,525	5,154
Inland navigation and transportation.....	26,408	16,960
Aircraft.....	47	524
Seaboard—		
Fire.....	6,229	808
Extended coverage.....	770	
Tornado, windstorm and cyclone.....	159	
Motor vehicles.....	6,284	
Ocean marine ex. war risks.....	52	
Inland navigation and transportation.....	1,439	45
Aircraft.....	15	
Seaboard Fire and Marine—		
Fire.....	25,307	7,966
Extended coverage.....	1,152	1,491
Tornado, windstorm and cyclone.....	789	1,220
Riot, civil commotion and explosion.....	15	
Motor vehicles.....	142	10
Ocean marine.....	157	
Inland navigation and transportation.....	381	
Security—		
Fire.....	44,129	13,986
Extended coverage.....	3,985	791
Tornado, windstorm and cyclone.....	256	82
Sprinkler leakage.....	26	
Riot, civil commotion and explosion.....	927	
Motor vehicles.....	1,151	1,107
Ocean marine ex. war risks.....	317	2
Inland navigation and transportation.....	8,261	2,216
Ocean marine, war risks only.....	6	

— Minus.

TABLE No. III—Continued

STOCK COMPANIES—CONTINUED

Stock Companies	Net Premiums	Net Losses Incurred
Sentinel Fire—		
Fire.....	\$ 9,043	\$ 3,228
Extended coverage.....	616	460
Tornado, windstorm and cyclone.....	136	91
Sprinkler leakage.....	8	7
Riot, civil commotion and explosion.....	86	9
Hail.....	6,681	6,084
Motor vehicles.....	768	527
Ocean marine ex. war risks.....	10	
Inland navigation and transportation.....	140	144
Aircraft.....	24	12
Rain.....	4	2
Service Fire—		
Motor vehicles.....	38,420	32,380
South Carolina—		
Fire.....	11,347	5,834
Extended coverage.....	316	92
Tornado, windstorm and cyclone.....	66	15
Sprinkler leakage.....	11	
Riot, civil commotion and explosion.....	113	8
Motor vehicles.....	824	1,223
Inland navigation and transportation.....	497	95
Southeastern Fire—		
Fire.....	4,377	3,004
Extended coverage.....	646	3
Tornado, windstorm and cyclone.....	37	
Motor vehicles.....	88,844	21,056
Inland navigation and transportation.....	979	36
Miscellaneous.....	4	
Southern Fire—		
Fire.....	170,882	41,298
Extended coverage.....	12,636	2,877
Tornado, windstorm and cyclone.....	4,989	308
Sprinkler leakage.....	3	
Riot, civil commotion and explosion.....	108	
Earthquake.....	1	
Hail.....	83,858	47,124
Motor vehicles.....	41,875	30,186
Southern Reinsurance Exchange—		
Fire.....		
Extended coverage.....		
Tornado, windstorm and cyclone.....		
Sprinkler leakage.....		
Riot, civil commotion and explosion.....		
Motor vehicles.....		
Inland navigation and transportation.....		
Springfield Fire and Marine—		
Fire.....	307,448	109,736
Extended coverage.....	20,941	15,656
Tornado, windstorm and cyclone.....	4,635	3,090
Sprinkler leakage.....	260	221
Riot, civil commotion and explosion.....	2,910	297
Hail.....	227,138	206,891
Motor vehicles.....	26,096	17,898
Ocean marine ex. war risks.....	351	21
Inland navigation and transportation.....	4,749	4,872
Aircraft.....	828	418
Rain.....	146	57
Standard (N. Y.)—		
Fire.....	16,089	10,577
Extended coverage.....	2,520	373
Tornado, windstorm and cyclone.....	120	1
Sprinkler leakage.....	88	347
Riot, civil commotion and explosion.....	191	
Motor vehicles.....	728	240
Inland navigation and transportation.....	2,655	65
Standard Fire—		
Fire.....	28,326	6,050
Extended coverage.....	2,413	981
Tornado, windstorm and cyclone.....	354	63
Sprinkler leakage.....	125	33
Riot, civil commotion and explosion.....	736	8
Motor vehicles.....	107	
Inland navigation and transportation.....	3,728	2,640
Aircraft.....	8	18

— Minus.

TABLE No. III—Continued

STOCK COMPANIES—CONTINUED

Stock Companies	Net Premiums	Net Losses Incurred
Star—		
Fire.....	\$ 7,671	\$ 1,433
Extended coverage.....	1,623	98
Tornado, windstorm and cyclone.....	198	514
Sprinkler leakage.....	136	—
Riot, civil commotion and explosion.....	615	—
Earthquake.....	2	—
Motor vehicles.....	1,775	1,342
Ocean marine ex. war risks.....	296	216
Inland navigation and transportation.....	625	701
Aircraft.....	266	106
Stuyvesant—		
Fire.....	1,498	2,326
Extended coverage.....	264	235
Tornado, windstorm and cyclone.....	1	—
Sprinkler leakage.....	7	—
Riot, civil commotion and explosion.....	1	—
Inland navigation and transportation.....	35	58
Sun Underwriters—		
Fire.....	23,307	8,978
Extended coverage.....	2,202	249
Tornado, windstorm and cyclone.....	304	164
Sprinkler leakage.....	19	1
Riot, civil commotion and explosion.....	25	9
Motor vehicles.....	14,502	11,118
Inland navigation and transportation.....	12	—
Transcontinental—		
Fire.....	13,548	5,897
Extended coverage.....	1,006	968
Tornado, windstorm and cyclone.....	120	—
Sprinkler leakage.....	1	—
Riot, civil commotion and explosion.....	6	—
Motor vehicles.....	8,952	4,602
Inland navigation and transportation.....	743	340
Travelers Fire—		
Fire.....	154,386	169,017
Extended coverage.....	9,307	3,893
Tornado, windstorm and cyclone.....	3,921	1,295
Sprinkler leakage.....	469	—
Riot, civil commotion and explosion.....	7,067	1,306
Earthquake.....	1	—
Motor vehicles.....	97,502	57,623
Inland navigation and transportation.....	15,223	6,713
Aircraft.....	149	4,545
Twin City Fire—		
Fire.....	10,248	8,287
Extended coverage.....	994	28
Tornado, windstorm and cyclone.....	170	26
Riot, civil commotion and explosion.....	14	—
Hail.....	3,030	1,201
Motor vehicles.....	650	185
Ocean marine ex. war risks.....	12	—
Inland navigation and transportation.....	1,189	43
Ocean marine, war risks only.....	4	—
United Firemen's—		
Fire.....	26,866	10,967
Extended coverage.....	1,424	376
Tornado, windstorm and cyclone.....	304	61
Motor vehicles.....	88	4
Inland navigation and transportation.....	1,314	405
Sprinkler leakage.....	77	—
Aircraft.....	2	—
Riot.....	23	4
United States Fire—		
Fire.....	143,351	44,781
Extended coverage.....	9,589	1,194
Tornado, windstorm and cyclone.....	1,542	4,511
Sprinkler leakage.....	85	—
Riot, civil commotion and explosion.....	1,279	4
Hail.....	111,173	66,156
Motor vehicles.....	9,749	9,174
Ocean marine ex. war risks.....	999	—
Inland navigation and transportation.....	8,958	28,532
Aircraft.....	1,466	3,139
Flood.....	151	—

— Minus.

TABLE No. III—Continued

STOCK COMPANIES—CONTINUED

Stock Companies	Net Premiums	Net Losses Incurred
Unity Fire Ins. Corpo.—		
Fire.....	\$ 5,252	\$ 6,908
Extended coverage.....	640	74
Tornado, windstorm and cyclone.....	34	52
Sprinkler leakage.....	25	
Riot, civil commotion and explosion.....	93	8
Earthquake.....	1	
Motor vehicles.....	50	
Utah Home Fire—		
Fire.....	801	— 563
Extended coverage.....	62	— 8
Tornado, windstorm and cyclone.....		— 1
Ocean marine.....		— 34
Vigilant—		
Fire.....	246	
Extended coverage.....	— 4	
Motor vehicles.....	— 251	81
Ocean marine ex. war risks.....	240	
Virginia Fire and Marine—		
Fire.....	44,497	26,249
Extended coverage.....	3,630	2,606
Tornado, windstorm and cyclone.....	712	898
Sprinkler leakage.....	1	
Riot, civil commotion and explosion.....	19	
Earthquake.....	5	
Motor vehicles.....	2,032	275
Inland navigation and transportation.....	254	901
Westchester Fire—		
Fire.....	98,202	40,825
Extended coverage.....	8,059	1,377
Tornado, windstorm and cyclone.....	1,471	8,460
Sprinkler leakage.....	71	82
Riot, civil commotion and explosion.....	872	2
Hail.....	97,453	57,358
Motor vehicles.....	7,020	5,488
Ocean marine ex. war risks.....	1,305	91
Inland navigation and transportation.....	814	914
Aircraft.....	16	114
Western National—		
Fire.....	3,322	3,387
Extended coverage.....	313	19
Tornado, windstorm and cyclone.....	19	
Motor vehicles.....	1,413	218
Riot, civil commotion and explosion.....	2	
Inland navigation and transportation.....	2,168	1,567
Wm. Penn Fire—		
Fire.....	1,596	— 15
Extended coverage.....	151	
Tornado, windstorm and cyclone.....	34	26
Riot, civil commotion and explosion.....	— 11	
Motor vehicles.....	50	
Inland navigation and transportation.....	107	
World Fire and Marine—		
Fire.....	59,801	20,353
Extended coverage.....	— 1,431	3,719
Tornado, windstorm and cyclone.....	8,095	663
Sprinkler leakage.....	148	
Riot, civil commotion and explosion.....	133	
Hail.....	66,218	39,083
Motor vehicles.....	12,773	9,895
Ocean marine ex. war risks.....	33	
Inland navigation and transportation.....	1,783	3,859
Rain.....	117	
Zurich Fire—		
Motor vehicles.....	10,278	2,492
Totals.....	\$ 17,055,841	\$ 8,915,411

— Minus.

TABLE No. III—Continued

RECAPITULATION

Stock Companies	Net Premiums	Net Losses Incurred
Fire.....	\$ 9,860,693	\$ 3,920,168
Extended coverage.....	781,489	483,903
Tornado, windstorm and cyclone.....	179,026	202,851
Sprinkler leakage.....	24,924	5,636
Riot, civil commotion and explosion.....	101,488	2,125
Earthquake.....	996	47
Hail.....	2,563,619	2,039,535
Motor vehicles.....	2,311,191	1,444,049
Ocean marine ex. war risks.....	129,602	115,294
Inland navigation and transportation.....	732,122	624,435
Aircraft.....	32,754	17,373
Rain and Flood.....	5,607	6,515
Ocean war risks only.....	329,610	33,347
Water damage.....	70	
Vessels, Fire.....	3	
Miscellaneous.....	3,647	20,133
Totals.....	\$ 17,055,841	\$ 8,915,411

TABLE No. III—Continued

STOCK COMPANIES OF FOREIGN COUNTRIES, 1944

Foreign Companies	Net Premiums	Net Losses Incurred
Atlas Assurance, Ltd.—		
Fire.....	\$ 42,593	\$ 18,590
Extended coverage.....	5,423	1,708
Tornado, windstorm and cyclone.....	87	122
Sprinkler leakage.....	4	79
Riot, civil commotion and explosion.....	334	11
Earthquake.....	3	
Motor vehicles.....	411	698
Ocean marine ex. war risks.....	171	97
Inland navigation and transportation.....	3,237	1,500
Aircraft.....	3	
British American Assurance—		
Fire.....	15,073	1,863
Extended coverage.....	593	33
Tornado, windstorm and cyclone.....	267	53
Riot, civil commotion and explosion.....	96	1
Hail.....	32,526	19,195
Motor vehicles.....	240	298
Inland navigation and transportation.....	296	1,778
British and Foreign Marine—		
British General, Ltd.—		
Fire.....	44,859	11,375
Extended coverage.....	3,162	1,607
Tornado, windstorm and cyclone.....	513	251
Sprinkler leakage.....	7	
Motor vehicles.....	5,947	2,767
Inland navigation and transportation.....	489	5
Caledonian—		
Fire.....	11,510	14,222
Extended coverage.....	786	902
Tornado, windstorm and cyclone.....	247	217
Sprinkler leakage.....	52	
Riot, civil commotion and explosion.....	51	
Motor vehicles.....	1,882	2,244
Ocean marine ex. war risks.....	149	
Inland navigation and transportation.....	513	479
Century, Ltd.,—		
Fire.....	2,474	5,093
Extended coverage.....	434	170
Tornado, windstorm and cyclone.....	43	31
Sprinkler leakage.....	50	40
Riot, civil commotion and explosion.....	48	12
Ocean marine ex. war risks.....	490	47
Commercial Union Assurance, Ltd.,—		
Fire.....	56,094	34,422
Extended coverage.....	2,124	2,627
Tornado, windstorm and cyclone.....	462	801
Sprinkler leakage.....	113	132
Riot, civil commotion and explosion.....	2,736	45
Motor vehicles.....	745	1,108
Ocean marine ex. war risks.....	959	468
Inland navigation and transportation.....	8,216	2,801
Eagle Star, Ltd.,—		
Fire.....	47,365	1,867
Extended coverage.....	3,405	259
Tornado, windstorm and cyclone.....	489	424
Sprinkler leakage.....	17	
Riot, civil commotion and explosion.....	490	
Motor vehicles.....	1,965	234
Ocean marine ex. war risks.....	428	1
Inland navigation and transportation.....	231	150
French Union and Universal—		
Fire.....	65	150
Extended coverage.....	20	
Tornado, windstorm and cyclone.....	2	
Sprinkler leakage.....	1	
Halifax—		
Fire.....	2,702	2,961
Extended coverage.....	316	37
Tornado, windstorm and cyclone.....	26	
Sprinkler leakage.....	4	
Riot, civil commotion and explosion.....	91	
Ocean marine ex. war risks.....	10	
Inland navigation and transportation.....	681	68
Motor vehicles.....		47

— Minus.

TABLE No. III—Continued

STOCK COMPANIES OF FOREIGN COUNTRIES—CONTINUED

Foreign Companies	Net Premiums	Net Losses Incurred
La Paternelle Fire and General, Ltd.,—		
Fire.....	\$ 65	\$ 150
Extended coverage.....	20	
Tornado, windstorm and cyclone.....	2	
Sprinkler leakage.....	1	
Law Union and Rock, Ltd.,—		
Fire.....	12,391	3,269
Extended coverage.....	1,416	5,165
Tornado, windstorm and cyclone.....	364	1,084
Sprinkler leakage.....		
Riot, civil commotion and explosion.....	146	
Motor vehicles.....	568	331
Inland navigation and transportation.....	57	1
Liverpool and London and Globe, Ltd.,—		
Fire.....	105,333	75,263
Extended coverage.....	8,848	1,066
Tornado, windstorm and cyclone.....	1,141	805
Sprinkler leakage.....	1,008	
Riot, civil commotion and explosion.....	2,338	
Motor vehicles.....	9,713	3,567
Ocean marine ex. war risks.....	3,896	375
Inland navigation and transportation.....	5,359	9,279
Aircraft.....	236	406
London Assurance—		
Fire.....	55,962	24,804
Extended coverage.....	3,970	3,440
Tornado, windstorm and cyclone.....	1,784	6,130
Sprinkler leakage.....	33	2
Riot, civil commotion and explosion.....	261	15
Motor vehicles.....	2,907	15
Ocean marine ex. war risks.....	601	315
Inland navigation and transportation.....	101	1,901
Aircraft.....	178	1
London and Lancashire, Ltd.,—		
Fire.....	31,880	17,754
Extended coverage.....	2,940	665
Tornado, windstorm and cyclone.....	321	499
Sprinkler leakage.....	141	
Riot, civil commotion and explosion.....	538	
Motor vehicles.....	1,750	165
Inland navigation and transportation.....	306	5
London and Provincial Marine and General, Ltd.,—		
Fire.....	191	
Extended coverage.....	— 39	
Tornado, windstorm and cyclone.....	40	
Sprinkler leakage.....	20	
London and Scottish Assur. Corps., Ltd.,—		
Fire.....	3,649	63
Extended coverage.....	370	1,766
Tornado, windstorm and cyclone.....	46	25
Sprinkler leakage.....	50	
Motor vehicles.....	5,336	839
Netherlands—		
Fire.....	989	122
Extended coverage.....	131	27
Tornado, windstorm and cyclone.....	23	1
Inland navigation and transportation.....	167	— 146
New Zealand—		
Fire.....	3,652	27
Extended coverage.....	358	
Tornado, windstorm and cyclone.....	7	
Sprinkler leakage.....	1	
Riot, civil commotion and explosion.....	— 6	
Ocean marine.....	— 156	
Inland navigation and transportation.....	1	
North British and Mercantile, Ltd.,—		
Fire.....	71,474	31,649
Extended coverage.....	4,409	1,020
Tornado, windstorm and cyclone.....	691	225
Sprinkler leakage.....	161	
Riot, civil commotion and explosion.....	193	
Earthquake.....	— 8	
Motor vehicles.....	3,277	2,517
Ocean marine ex. war risks.....	170	70
Inland navigation and transportation.....	4,625	2,091
Aircraft.....	2,809	906
Water damage.....	50	

— Minus.

TABLE No. III—Continued

STOCK COMPANIES OF FOREIGN COUNTRIES—CONTINUED

Foreign Companies	Net Premiums	Net Losses Incurred
Northern Assurance, Ltd.,—		
Fire.....	\$ 38,609	\$ 17,173
Extended coverage.....	4,160	1,319
Tornado, windstorm and cyclone.....	137	61
Sprinkler leakage.....	— 29	31
Riot, civil commotion and explosion.....	661	61
Motor vehicles.....	— 1,014	—
Ocean marine ex. war risks.....	179	—
Inland navigation and transportation.....	6,535	3,355
Aircraft.....	2,038	271
Norwich Union Fire Ins. Society, Ltd.,—		
Fire.....	23,956	12,171
Extended coverage.....	2,767	361
Tornado, windstorm and cyclone.....	335	589
Sprinkler leakage.....	33	7
Riot, civil commotion and explosion.....	412	10
Motor vehicles.....	2,923	568
Ocean marine ex. war risks.....	547	— 1,500
Inland navigation and transportation.....	— 1,600	252
Aircraft.....	1	—
Ocean Marine, Ltd.,—		
Ocean marine ex. war risk.....	152	—
Inland navigation and transportation.....	392	495
Pacific Coast Fire—		
Palatine, Ltd.,—		
Fire.....	17,618	5,104
Extended coverage.....	2,061	847
Tornado, windstorm and cyclone.....	157	95
Riot, civil commotion and explosion.....	25	—
Motor vehicles.....	84	—
Inland navigation and transportation.....	133	37
Pearl Assurance, Ltd.,—		
Fire.....	— 2,682	— 4,288
Extended coverage.....	— 2,022	18
Tornado, windstorm and cyclone.....	— 460	—
Sprinkler leakage.....	55	—
Riot, civil commotion and explosion.....	129	—
Earthquake.....	— 1	—
Motor vehicles.....	2,288	1,030
Inland navigation and transportation.....	253	—
Aircraft.....	35	—
Phoenix Assurance, Ltd.,—		
Fire.....	47,260	25,603
Extended coverage.....	4,325	5,609
Tornado, windstorm and cyclone.....	218	506
Sprinkler leakage.....	— 87	14
Riot, civil commotion and explosion.....	1,294	5
Motor vehicles.....	2,454	986
Inland navigation and transportation.....	10,423	13,802
Aircraft.....	4,130	940
Royal, Ltd.,—		
Fire.....	124,885	78,784
Extended coverage.....	7,240	2,013
Tornado, windstorm and cyclone.....	1,090	407
Sprinkler leakage.....	199	677
Riot, civil commotion and explosion.....	7,677	68
Motor vehicles.....	5,667	2,517
Ocean marine ex. war risks.....	1,071	—
Inland navigation and transportation.....	1,827	8,035
Aircraft.....	7,355	985
Ocean marine, war risks only.....	52	—
Royal Exchange Assurance—		
Fire.....	26,219	12,457
Extended coverage.....	3,192	6,377
Tornado, windstorm and cyclone.....	303	1,247
Sprinkler leakage.....	53	—
Riot, civil commotion and explosion.....	136	9
Motor vehicles.....	3,468	6,198
Ocean marine ex. war risks.....	481	—
Inland navigation and transportation.....	791	441
Aircraft.....	—	—

— Minus.

TABLE No. III—Continued

STOCK COMPANIES OF FOREIGN COUNTRIES—CONTINUED

Foreign Companies	Net Premiums	Net Losses Incurred
Scottish Union and National—		
Fire.....	\$ 25,653	\$ 11,466
Extended coverage.....	2,999	2,882
Tornado, windstorm and cyclone.....	128	129
Sprinkler leakage.....	14	53
Riot, civil commotion and explosion.....	1,359	64
Motor vehicles.....	1,895	1,766
Inland navigation and transportation.....		5
Skandia, Ltd.,—		
Fire.....	32,609	27,809
Extended coverage.....	5,302	2,199
Tornado, windstorm and cyclone.....	76	443
Sprinkler leakage.....	114	31
Riot, civil commotion and explosion.....	230	
Earthquake.....	1	
Motor vehicles.....	1,237	151
Inland navigation and transportation.....	923	89
Skandinavia—		
Fire.....	10,696	5,615
Extended coverage.....	1,023	199
Tornado, windstorm and cyclone.....	14	37
Sprinkler leakage.....	4	1
Riot, civil commotion and explosion.....	15	2
Hail.....	7,225	5,572
Motor vehicles.....	540	267
Aircraft.....	14	
Standard Marine, Ltd.,—		
Ocean marine ex. war risks.....	669	34
Inland navigation and transportation.....	10,207	31,549
State Assurance, Ltd.,—		
Fire.....	356	1,203
Extended coverage.....	91	
Riot, civil commotion and explosion.....	1	
Sun Insurance Office, Ltd.,—		
Fire.....	54,468	25,604
Extended coverage.....	5,436	7,509
Tornado, windstorm and cyclone.....	370	1,603
Sprinkler leakage.....	89	41
Riot, civil commotion and explosion.....	658	25
Motor vehicles.....	22,124	553
Ocean marine ex. war risks.....	816	454
Inland navigation and transportation.....	4,241	1,073
Aircraft.....	148	
Swiss Reinsurance—		
Fire.....	93,498	83,015
Extended Coverage.....	9,473	9,913
Tornado, windstorm and cyclone.....	392	780
Sprinkler leakage.....	228	47
Riot, civil commotion and explosion.....	1,067	5
Hail.....	11,276	
Motor vehicles.....	1,291	316
Inland navigation and transportation.....	1,047	143
Aircraft.....	471	280
Switzerland General, Ltd.,—		
Fire.....	1,825	442
Extended coverage.....	275	32
Tornado, windstorm and cyclone.....	36	1
Sprinkler leakage.....	12	
Riot, civil commotion and explosion.....	21	
Ocean marine ex. war risks.....	8	
Inland navigation and transportation.....	3	
Flood.....	2	
Thames and Mersey Marine, Ltd.,—		
Ocean marine ex. war risks.....	115	91
Union Assurance Society, Ltd.,—		
Fire.....	1,027	302
Extended coverage.....	27	4
Tornado, windstorm and cyclone.....	17	86
Riot, civil commotion and explosion.....	7	
Union Insurance Society of Canton, Ltd.,—		
Fire.....	815	338
Extended coverage.....	59	5
Tornado, windstorm and cyclone.....	3	
Sprinkler leakage.....	2	
Riot, civil commotion and explosion.....	3	
Ocean marine ex. war risks.....	239	11
Inland navigation and transportation.....	433	31

— Minus.

TABLE No. III—Continued

STOCK COMPANIES OF FOREIGN COUNTRIES—CONTINUED

Foreign Companies	Net Premiums	Net Losses Incurred
Union Marine and General, Ltd.,—		
Fire.....	\$ 4,563	\$ 1,314
Extended coverage.....	619	206
Tornado, windstorm and cyclone.....	12	—
Riot, civil commotion and explosion.....	—	13
Motor vehicles.....	73	171
Ocean marine ex. war risks.....	547	—
Union and Phenix Espanol—		
Fire.....	12,467	4,612
Extended coverage.....	667	79
Tornado, windstorm and cyclone.....	354	113
Sprinkler leakage.....	17	—
Riot, civil commotion and explosion.....	112	—
Earthquake.....	1	—
Motor vehicles.....	1,774	923
Inland navigation and transportation.....	328	12
Urbaine Fire—		
Fire.....	65	150
Extended coverage.....	20	—
Tornado, windstorm and cyclone.....	2	—
Sprinkler leakage.....	1	—
Western Assurance—		
Fire.....	30,116	5,956
Extended coverage.....	1,698	21
Tornado, windstorm and cyclone.....	541	791
Sprinkler leakage.....	4	—
Riot, civil commotion and explosion.....	293	16
Earthquake.....	38	—
Hail.....	32,484	19,173
Motor vehicles.....	1,422	115
Ocean marine ex. war risks.....	132	—
Inland navigation and transportation.....	1,702	2,917
Yorkshire, Ltd.,—		
Fire.....	38,591	12,782
Extended coverage.....	2,659	2,959
Tornado, windstorm and cyclone.....	684	3,450
Sprinkler leakage.....	—	4
Riot, civil commotion and explosion.....	18	—
Motor vehicles.....	122	—
Aircraft property damage.....	6	—
Totals.....	\$ 1,468,313	\$ 815,216

— Minus.

RECAPITULATION

Fire.....	\$ 1,090,935	\$ 571,256
Extended coverage.....	90,757	63,044
Tornado, windstorm and cyclone.....	10,958	21,006
Sprinkler leakage.....	2,368	1,155
Riot, civil commotion and explosion.....	21,318	325
Earthquake.....	28	—
Hail.....	83,511	43,940
Motor vehicles.....	77,325	30,691
Ocean marine ex. war risks.....	11,674	—
Inland navigation and transportation.....	61,917	79,812
Aircraft.....	17,418	3,439
Ocean marine, war risks only.....	52	548
Water damage.....	50	—
Flood.....	2	—
Rain.....	—	—
Totals.....	\$ 1,468,313	\$ 815,216

TABLE No. III—Continued

MUTUAL COMPANIES OF OTHER STATES, 1944

Mutual Companies 1944	Net Premiums	Net Losses Incurred
Allied American Mutual Fire—		
Fire.....	\$ 206	\$ 374
Extended coverage.....	22	
Motor vehicles.....	17,739	7,075
Inland navigation and transportation.....	31	
Sprinkler.....		40
Arkwright Mutual Fire—		
Fire.....	74,605	2,733
Atlantic Mutual Fire—		
Fire.....	48,640	18,132
Extended coverage.....	5,617	570
Sprinkler leakage.....	36	
Motor vehicles.....		995
Ocean marine.....	2,678	
Plate glass.....	159	474
Automobile Mutual—		
Motor vehicles.....	9,351	1,999
Berkshire Mutual Fire—		
Fire.....	13,519	9,441
Extended coverage.....	1,439	263
Tornado, windstorm and cyclone.....	744	52
Sprinkler leakage.....	4	
Riot, civil commotion and explosion.....	14	
Motor vehicles.....	36,128	14,965
Inland navigation and transportation.....	11	
Blackstone Mutual Fire—		
Fire.....	90,326	4,667
Boston Manufacturers' Mutual Fire—		
Fire.....	116,848	6,265
Cambridge Mutual Fire—		
Fire.....	9,313	3,655
Extended coverage.....	1,149	605
Tornado, windstorm and cyclone.....	35	42
Carolina Mutual—		
Fire.....	28,906	8,932
Extended coverage.....	3,585	443
Tornado, windstorm and cyclone.....	292	41
Central Manufacturers Mutual—		
Fire.....	198,942	53,992
Extended coverage.....	23,683	4,073
Tornado, windstorm and cyclone.....	633	257
Sprinkler leakage.....	306	
Riot, civil commotion and explosion.....	320	
Motor vehicles.....	56,838	18,820
Inland navigation and transportation.....	19,304	4,791
Cotton and Wolen Manufacturers' Mutual—		
Fire.....	71,461	3,125
Employers Mutual Fire—		
Auto fire.....	821	1,284
Auto theft.....	274	9
Fire.....	890	659
Extended coverage.....	82	
Fall River Manufacturers' Mutual—		
Fire.....	30,097	1,614
Farmers Alliance—		
Fire.....	299	369
Extended coverage.....	39	
Farm Bureau Mutual Fire—		
Fire.....	13,906	549
Extended coverage.....	2,478	51
Tornado, windstorm and cyclone.....	7	
Hail.....	38,531	16,988
Motor vehicles.....	55,877	29,595
Firemen's Mutual—		
Fire.....	176,820	14,046
Grain Dealers National Mutual Fire—		
Fire.....	36,040	9,470
Extended coverage.....	2,735	617
Tornado, windstorm and cyclone.....	436	178
Sprinkler leakage.....	50	
Riot, civil commotion and explosion.....	83	
Motor vehicles.....	409	
Inland navigation and transportation.....	3,477	1,191
Excess coverage.....		2,263

— Minus.

TABLE No. III—Continued

MUTUAL COMPANIES OF OTHER STATES—CONTINUED

Mutual Companies 1944	Net Premiums	Net Losses Incurred
Grangers Mutual—		
Hardware Dealers Mutual Fire—		
Fire.....	\$ 130,885	\$ 58,343
Extended coverage.....	9,002	1,811
Tornado, windstorm and cyclone.....	498	62
Sprinkler leakage.....	256	
Riot, civil commotion and explosion.....	16	
Motor vehicles.....	6,039	1,032
Inland navigation and transportation.....	2,609	1,421
Hardware Mutual of Minn.—		
Fire.....	101,142	34,851
Extended coverage.....	10,129	5,964
Tornado, windstorm and cyclone.....	604	12
Sprinkler leakage.....	247	40
Riot, civil commotion and explosion.....	33	
Motor vehicles.....	4,438	2,687
Inland navigation and transportation.....	1,700	245
Hardware Mutual Fire (N. C.)—		
Fire.....	98,460	31,278
Extended coverage.....	3,096	887
Holyoke Mutual Fire—		
Fire.....	39,414	12,763
Extended coverage.....	5,290	858
Tornado, windstorm and cyclone.....	35	
Sprinkler leakage.....	12	
Motor vehicles.....	20,187	8,659
Home Mutual Fire—		
Indiana Lumbermens Mutual—		
Fire.....	96,443	31,673
Extended coverage.....	9,604	2,410
Tornado, windstorm and cyclone.....	1,056	202
Sprinkler leakage.....	133	
Riot, civil commotion and explosion.....	262	
Motor vehicles.....	19,539	6,848
Inland navigation and transportation.....	7,894	3,778
Lititz Mutual—		
Fire.....	147,826	37,576
Tornado, windstorm and cyclone.....	199	
Motor vehicles.....	360	4
Lumber Mutual Fire—		
Fire.....	66,079	26,305
Extended coverage.....	4,202	2,344
Tornado, windstorm and cyclone.....	954	201
Sprinkler leakage.....	339	
Riot, civil commotion and explosion.....	39	
Motor vehicles.....	790	369
Inland navigation and transportation.....	1,145	16
Use and occupancy.....	53	
Lumbermens Mutual—		
Fire.....	120,516	36,788
Extended coverage.....	11,084	2,409
Tornado, windstorm and cyclone.....	993	240
Sprinkler leakage.....	168	
Riot, civil commotion and explosion.....	234	
Motor vehicles.....	17,451	6,007
Inland navigation and transportation.....	4,533	2,983
Aircraft.....	1,550	905
Use and occupancy.....	834	
Lynn Mutual Fire—		
Fire.....	11,478	4,453
Extended coverage.....	1,311	354
Tornado, windstorm and cyclone.....	55	
Sprinkler leakage.....	4	
Motor vehicles.....	5,768	2,120
Manufacturers Mutual Fire—		
Fire.....	188,521	11,600
Merrimack Mutual Fire—		
Fire.....	90,280	31,170
Extended coverage.....	14,333	2,061
Tornado, windstorm and cyclone.....	626	
Sprinkler leakage.....	353	
Riot.....	4	
Motor vehicles.....	52,441	18,268

— Minus.

TABLE No. III—Continued

MUTUAL COMPANIES OF OTHER STATES—CONTINUED

Mutual Companies 1944	Net Premiums	Net Losses Incurred
Michigan Millers Mutual Fire—		
Fire.....	\$ 53,212	\$ 11,837
Extended coverage.....	2,778	519
Tornado, windstorm and cyclone.....	945	139
Sprinkler leakage.....	55	—
Riot.....	68	—
Motor vehicles.....	2	—
Inland navigation and transportation.....	595	76
Aircraft.....	16	—
Middlesex Mutual Fire—		
Fire.....	42,410	16,564
Extended coverage.....	4,822	1,402
Tornado, windstorm and cyclone.....	213	—
Sprinkler leakage.....	17	—
Motor vehicles.....	28,992	10,736
Mill Owners Mutual Fire—		
Fire.....	45,393	11,639
Extended coverage.....	4,378	1,185
Tornado, windstorm and cyclone.....	561	186
Sprinkler leakage.....	43	—
Riot, civil commotion and explosion.....	48	—
Inland navigation and transportation.....	6,018	1,427
Millers' Mutual Fire (Ill.)—		
Fire.....	121,899	50,574
Extended coverage.....	8,701	1,250
Tornado, windstorm and cyclone.....	5,221	77
Sprinkler leakage.....	409	—
Riot, civil commotion and explosion.....	26	—
Motor vehicles.....	42,295	14,499
Inland navigation and transportation.....	2,025	189
Millers Mutual Fire (Pa.)—		
Fire.....	17,795	5,505
Extended coverage.....	1,372	167
Tornado, windstorm and cyclone.....	351	145
Sprinkler leakage.....	11	24
Riot, civil commotion and explosion.....	39	—
Inland navigation and transportation.....	163	56
Millers Mutual Fire (Texas)—		
Fire.....	8,308	4,532
Extended coverage.....	560	110
Tornado, windstorm and cyclone.....	460	9
Riot, civil commotion and explosion.....	2	—
Sprinkler leakage.....	7	—
Inland navigation and transportation.....	9	16
Use and occupancy and rent.....	75	—
Millers National—		
Fire.....	21,380	6,542
Extended coverage.....	2,177	526
Tornado, windstorm and cyclone.....	659	290
Sprinkler leakage.....	22	—
Riot, civil commotion and explosion.....	41	—
Motor vehicles.....	1,034	117
Inland navigation and transportation.....	358	261
Mutual Auto Fire—		
Motor vehicles.....	5,713	1,374
Mutual Fire in Harford County—		
Fire.....	136,177	25,745
Extended coverage.....	10,805	2,868
Tornado, windstorm and cyclone.....	305	349
Motor vehicles.....	54,349	24,784
Use and occupancy.....	—	73
Mutual Implement and Hardware—		
Fire.....	151,203	62,697
Extended coverage.....	10,044	2,065
Tornado, windstorm and cyclone.....	578	68
Sprinkler leakage.....	391	—
Riot, civil commotion and explosion.....	177	—
Motor vehicles.....	6,039	1,032
Inland navigation and transportation.....	2,893	1,594
National Mutual—		
Fire.....	7,907	1,655
Extended coverage.....	535	111
Tornado, windstorm and cyclone.....	442	—
Sprinkler leakage.....	9	—

— Minus.

TABLE No. III—Continued

MUTUAL COMPANIES OF OTHER STATES—CONTINUED

Mutual Companies 1944	Net Premiums	Net Losses Incurred
National Retailers Mutual—		
Fire.....	\$ 71,093	\$ 29,595
Extended coverage.....	5,123	1,126
Tornado, windstorm and cyclone.....	448	130
Sprinkler leakage.....	310	40
Riot, civil commotion and explosion.....	148	—
Motor vehicles.....	19,621	6,934
Inland navigation and transportation.....	6,823	482
Aircraft.....	69	—
New York Central Mutual Fire—		
Norfolk and Dedham Mutual Fire—		
Fire.....	26,870	10,502
Extended coverage.....	3,484	14
Tornado, windstorm and cyclone.....	34	—
Sprinkler leakage.....	55	—
Riot, civil commotion and explosion.....	12	—
Motor vehicles.....	11,413	3,682
Bicycle.....	4	—
Northwestern Mutual Fire Assn.—		
Fire.....	404,226	131,700
Extended coverage.....	46,980	23,160
Tornado, windstorm and cyclone.....	3,852	564
Sprinkler leakage.....	387	119
Riot, civil commotion and explosion.....	112	—
Earthquake.....	—	—
Motor vehicles.....	12,458	6,295
Inland navigation and transportation.....	21,817	4,964
Pawtucket Mutual Fire—		
Fire.....	29,222	8,403
Extended coverage.....	4,048	340
Tornado, windstorm and cyclone.....	545	—
Riot, civil commotion and explosion.....	5	—
Motor vehicles.....	35	—
Pennsylvania Lumbermens Mutual Fire—		
Fire.....	140,341	41,950
Extended coverage.....	6,441	4,320
Tornado, windstorm and cyclone.....	779	541
Sprinkler leakage.....	333	64
Riot, civil commotion and explosion.....	392	—
Motor vehicles.....	19,405	5,936
Inland navigation and transportation.....	744	—
Penna. Millers Mutual Fire—		
Fire.....	30,760	8,298
Extended coverage.....	2,470	314
Tornado, windstorm and cyclone.....	770	180
Sprinkler leakage.....	28	—
Riot, civil commotion and explosion.....	80	—
Inland navigation and transportation.....	211	64
Philadelphia Manufacturers Mutual Fire—		
Fire.....	32,944	2,066
Protection Mutual Fire—		
Fire.....	49,621	3,182
Traders and Mechanics—		
Fire.....	41,836	12,576
Extended coverage.....	5,234	63
Tornado, windstorm and cyclone.....	42	—
Sprinkler leakage.....	45	—
Motor vehicles.....	1,453	512
Union Mutual Fire—		
Fire.....	25,416	2,807
Extended coverage.....	3,082	195
Tornado, windstorm and cyclone.....	409	—
Sprinkler leakage.....	29	67
Riot, civil commotion and explosion.....	44	—
Motor vehicles.....	129	—
Inland navigation and transportation.....	1,007	890
Aircraft.....	407	692
United Mutual Fire—		
Fire.....	108,339	38,647
Extended coverage.....	13,017	947
Tornado, windstorm and cyclone.....	1,046	80
Sprinkler leakage.....	232	2,499
Riot, civil commotion and explosion.....	178	—
Motor vehicles.....	36,946	17,915
Inland navigation and transportation.....	12,483	—
Aircraft.....	6	—
Ocean marine.....	—	4,288

— Minus.

TABLE No. III—Continued

MUTUAL COMPANIES OF OTHER STATES—CONTINUED

Mutual Companies 1944	Net Premiums	Net Losses Incurred
Washington County Fire—		
Fire.....	\$ 19,910	\$ 29
Extended coverage.....	1,701	
Sprinkler leakage.....	18	
Western Millers Mutual Fire—		
Fire.....	26,261	9,208
Extended coverage.....	2,316	321
Tornado, windstorm and cyclone.....	770	181
Sprinkler leakage.....	19	16
Riot, civil commotion and explosion.....	112	
Motor vehicles.....	9	83
Inland navigation and transportation.....	1,585	284
What Cheer Mutual Fire—		
Fire.....	38,775	1,932
Worcester Manufacturing Mutual—		
Fire.....	30,097	1,614
Totals.....	\$ 4,630,625	\$ 1,293,128

RECAPITULATION

Fire.....	\$ 3,663,257	\$ 954,622
Extended coverage.....	248,948	66,723
Tornado, windstorm and cyclone.....	25,527	4,226
Sprinkler leakage.....	4,248	2,775
Riot, civil commotion and explosion.....	2,489	
Motor vehicles.....	543,244	213,342
Inland navigation and transportation.....	97,435	24,464
Hail.....	38,531	16,988
Ocean marine.....	2,678	4,288
Aircraft.....	2,048	1,597
Use and Occupancy.....	962	73
Plate Glass.....	159	474
Auto Fire.....	821	1,284
Auto Theft.....	274	9
Bicycle.....	4	
Excess coverage.....		2,263
Totals.....	\$ 4,630,625	\$ 1,293,128

TABLE No. III—Continued

SHOWING NET PREMIUMS RECEIVED AND NET LOSSES PAID,
FOR THE YEAR ENDING DECEMBER 31, 1944

MUTUAL COMPANIES OF NORTH CAROLINA

Mutual Companies 1944	Net Premiums Received	Net Losses Incurred
Alamance Farmers Mutual Fire.....	\$ 15,479	\$ 3,201
Cabarrus Mutual Fire.....	8,690	4,042
Davidson County Mutual Fire.....	15,966	7,487
Farmers Mutual Fire of Edgecombe county.....	5,279	5,012
Gaston County Mutual Fire.....	11,707	3,969
Grange Mutual Fire.....	8,930	4,108
Mecklenburg Farmers Mutual Fire.....	11,915	5,596
Rowan Mutual Fire.....	9,207	7,212
Stanly Mutual Fire.....	3,105	1,305
Totals.....	\$ 90,278	\$ 41,932

TABLE No. III—Continued

RECIPROCAL

Reciprocal Companies 1944	Net Premiums	Net Losses Incurred
Affiliated Underwriters—		
Auto fire.....	\$ 6	\$-----
Auto theft.....	13	-----
Auto tornado.....	3	-----
Fire.....	3,675	-----
Extended coverage.....	8	-----
Tornado, windstorm and cyclone.....	36	-----
Sprinkler leakage.....	11	-----
Inland marine.....		85
Casualty Reciprocal Exchange—		
Auto fire.....	2,211	9
Auto theft.....	266	21
Auto liability.....	72,996	60,472
Auto property damage.....	29,690	25,614
Auto collision.....	2,217	2,026
Liability other than auto.....	2,405	750
Workmen's compensation.....	19,610	10,524
Auto comprehensive.....	632	20
Plate glass.....	49	84
Consolidated Underwriters—		
Auto fire.....	549	-----
Auto theft.....	992	-----
Auto liability.....	5,945	1,017
Auto property damage.....	2,564	1,641
Auto collision.....	1,762	476
Liability other than auto.....	3,170	-----
Workmen's compensation.....	95,710	53,839
Auto miscellaneous.....	230	42
Independent Underwriters—		
Fire.....	83	10,062
Tornado, windstorm and cyclone.....		11
Individual Underwriters—		
Fire.....	3,652	-----
Extended coverage.....	328	-----
Tornado, windstorm and cyclone.....	50	-----
Lumbermen's Underwriting Alliance—		
Fire.....	94,425	18,717
Tornado, windstorm and cyclone.....	6,363	1,166
New York Reciprocal Underwriters—		
Fire.....	2,110	-----
Extended coverage.....	325	-----
Inland marine.....	25	-----
Reciprocal Underwriters—		
Fire.....	35,476	6,977
Extended coverage.....	3,696	225
Tornado, windstorm and cyclone.....	107	-----
Inland navigation.....	162	30
Universal Underwriters—		
Auto fire.....	2,728	1,408
Auto theft.....	1,717	267
Auto collision.....	195	-----
Fire.....	9,092	5,026
Tornado, windstorm and cyclone.....	454	-----
Warner Reciprocal Insurers—		
Fire.....	21,595	196
Extended coverage.....	146	-----
Tornado, windstorm and cyclone.....	158	-----
Totals.....	\$ 427,637	\$ 200,705

TABLE No. III—Continued

RECAPITULATION

1944	Net Premiums	Net Losses Incurred
Auto fire.....	\$ 5,494	\$ 1,417
Auto theft.....	2,988	288
Auto liability.....	78,941	61,489
Auto property damage.....	32,254	27,255
Auto collision.....	4,174	2,502
Liability other than auto.....	5,575	750
Workmen's compensation.....	115,320	64,363
Fire.....	170,108	40,978
Extended coverage.....	4,531	1,225
Tornado, windstorm and cyclone.....	7,140	1,177
Plate glass.....	49	84
Sprinkler.....	11	
Inland marine and navigation.....	187	115
Auto miscellaneous.....	865	62
Totals.....	\$ 427,637	\$ 200,705

RECAPITULATION

1944

Fire.....	\$ 14,875,271	\$ 5,528,956
Extended coverage.....	1,125,725	613,895
Tornado, windstorm and cyclone.....	222,651	229,260
Sprinkler leakage.....	31,551	9,566
Riot, civil commotion and explosion.....	125,295	2,450
Earthquake.....	1,024	47
Hail.....	2,685,661	2,100,463
Motor vehicles.....	2,931,760	1,688,082
Ocean marine ex. war risks.....	142,954	119,582
Inland navigation and transportation.....	891,661	728,826
Aircraft.....	52,220	22,409
Ocean marine, war risks only.....	329,662	33,895
Flood and rain.....	5,609	6,515
Water damage.....	120	
Vessels-Fire.....	3	
Use and occupancy.....	962	73
Plate glass.....	208	558
Bicycle.....	4	
Excess coverage.....		2,263
Auto fire.....	6,315	2,701
Auto theft.....	3,262	297
Auto liability.....	78,941	61,489
Auto property damage.....	32,254	27,255
Auto collision.....	4,174	2,502
Liability other than auto.....	5,575	750
Workmen's compensation.....	115,320	64,363
Auto miscellaneous.....	865	62
Miscellaneous.....	3,647	20,133
Totals.....	\$ 23,672,694	\$ 11,266,392
Stock Companies of the United States.....	\$ 17,055,841	\$ 8,915,411
Stock Companies of other Countries.....	1,468,313	815,216
Mutual Companies.....	4,630,625	1,293,128
Mutual Companies of North Carolina.....	90,278	41,932
Reciprocal.....	427,637	200,705
Grand Totals.....	\$ 23,672,694	\$ 11,266,392

STATISTICAL TABLES

RELATING TO LIFE INSURANCE COMPANIES

[illegible]

TABLE

SHOWING THE INCOME, DISBURSEMENTS, NET PREMIUMS RECEIVED, NET LOSSES PAID, TOTAL COMPANIES (LICENSED TO DO BUSINESS IN THIS

LIFE COMPANIES

North Carolina Life Companies	Total Income	Total Disbursements
Durham Life.....	\$ 6,036,256	\$ 3,600,584
Home Security Life.....	3,334,151	1,853,093
Imperial Life.....	3,300,934	1,898,408
Jefferson Standard Life.....	32,052,228	20,164,502
North Carolina Mutual Life.....	7,073,194	4,553,369
Occidental Life.....	2,665,525	1,234,522
Pilot Life.....	13,948,158	4,759,188
Pyramid Life.....	372,829	214,070
Security Life and Trust Co.....	3,628,294	1,747,120
Southern-Dixie Life.....	2,117,180	1,391,508
State Capital Life.....	1,278,674	835,958
Totals.....	\$ 75,807,423	\$ 42,252,322

LIFE COMPANIES

Acacia Mutual Life.....	\$ 26,656,441	\$ 13,063,148
Etna Life.....	214,434,783	114,212,674
American National.....	41,314,916	21,077,689
Atlantic Life.....	7,634,813	4,486,928
Bankers Life.....	61,288,613	31,489,011
Columbian National Life.....	11,062,684	6,200,252
Connecticut General Life.....	110,223,536	55,049,237
Connecticut Mutual Life.....	95,408,107	50,445,148
Continental Assurance.....	24,000,058	11,962,008
Continental Life.....	6,719,082	3,607,291
Credit Life.....	832,797	650,355
Equitable Life Assurance Society.....	666,551,415	332,823,681
Expressmen's Mutual Life.....	1,281,770	878,614
Farm Bureau Life.....	4,001,860	1,745,866
Federal Life.....	5,596,279	4,450,066
Fidelity Mutual Life.....	33,046,197	19,307,552
Franklin Life.....	20,413,728	9,780,335
General American Life.....	27,191,058	19,858,832
Great Northern Life.....	4,516,546	3,220,155
Guardian Life of America.....	35,189,113	18,513,873
Home Life.....	27,891,959	14,408,051
John Hancock Mutual Life.....	391,062,942	197,385,361
Kansas City Life.....	26,705,836	15,912,157
Liberty Life.....	8,745,961	4,992,070
Life and Casualty.....	21,800,328	13,478,697
Life Insurance Co. of Virginia.....	33,477,286	17,874,809
Lincoln National Life.....	59,202,999	31,984,769
Maryland Life.....	770,698	623,242
Massachusetts Mutual Life.....	162,713,248	82,061,472
Massachusetts Protective Life.....	2,405,910	973,690
Metropolitan Life.....	1,456,992,595	914,446,824
Midland Mutual Life.....	7,971,831	3,868,250
Minnesota Mutual Life.....	14,841,539	8,325,641
Morris Plan Insurance Society.....	753,701	688,781
Mutual Benefit Life.....	161,867,169	90,190,321
Mutual Life of New York.....	235,509,960	154,517,846
National Life.....	65,111,832	30,122,388
New England Mutual Life.....	146,714,809	68,589,767
New York Life.....	531,946,452	289,450,747
Northwestern Mutual Life.....	287,952,659	160,275,678

* Includes Accident and Health Dept.

† Includes Reserves

No. IV

ADMITTED ASSETS, TOTAL LIABILITIES, CAPITAL AND SURPLUS OF FIRE, MARINE AND INLAND STATE) FOR YEAR ENDING DECEMBER 31, 1945

OF NORTH CAROLINA

Net Premiums Received	Net Losses Paid	Total Admitted Assets	Total Liability Not Including Capital	Capital Stock	Net Surplus
\$ 5,177,912	\$ 912,743	\$ 17,144,921	\$ 14,256,974	\$ 1,000,000	\$ 1,887,947†
2,926,233	469,195	8,450,567	7,446,030	400,000	604,537†
2,743,250	477,146	8,488,734	7,373,843	200,000	914,891†
19,488,905	7,470,931	161,278,046	142,778,046	10,000,000	8,500,000
6,066,559	1,445,800	14,430,145	12,495,984	-----	1,934,161†
1,672,464	493,753	10,761,650	9,760,781	265,000	735,869
7,489,805	2,369,056	44,747,940	39,679,337	1,000,000	4,068,603
268,365	101,176	1,750,261	1,559,474	100,000	90,787
2,665,543	790,692	14,341,713	13,095,398	500,000	746,314†
1,998,236	369,481	2,718,638	1,925,336	156,000	777,702†
1,205,370	107,232	1,762,798	1,484,435	165,000	113,362
\$ 51,702,642	\$ 15,007,205	\$ 285,875,413	\$ 251,855,638	\$ 13,786,000	\$ 20,374,173

OF OTHER STATES

\$ 18,158,518	\$ 6,433,216	\$ 145,346,195	\$ 138,787,118	\$-----	\$ 6,559,077†
143,372,696	79,671,043	1,152,901,151	1,092,893,804	15,000,000	45,007,347
36,216,218	8,278,608	176,081,230	154,508,006	2,000,000	19,573,224†
4,350,883	2,821,030	44,749,555	42,620,171	500,000	1,629,384†
36,262,366	19,028,288	364,575,943	342,868,517	-----	21,707,425†
6,456,993	3,320,561	70,363,819	61,995,476	3,000,000	5,368,343†
68,120,251	27,393,860	504,199,578	464,604,769	3,000,000	36,594,809†
51,961,985	31,311,077	591,110,377	549,881,363	-----	41,229,014†
14,895,662	5,000,742	74,891,920	67,295,334	2,000,000	5,596,596†*
5,362,502	926,341	21,287,711	19,788,889	600,000	898,822†
400,371	90,640	929,476	292,921	300,000	336,555*
410,644,855	216,220,181	3,849,438,783	3,596,079,588	-----	253,359,195†*
830,263	581,613	12,399,147	10,999,804	-----	1,399,343†
3,294,293	708,930	10,409,201	8,747,982	290,000	1,461,218†
2,518,115	1,329,554	23,709,329	21,515,178	1,000,000	1,194,151*
17,808,480	11,941,502	83,177,866	175,353,143	-----	7,824,723†
12,438,490	3,790,600	76,787,847	70,787,847	1,850,000	4,150,000*
14,828,546	10,982,680	147,166,617	138,698,401	500,000	7,968,215†*
1,372,966	502,174	12,267,812	10,828,557	319,000	1,120,255*
20,091,034	9,837,627	208,146,115	198,405,229	-----	9,740,886†
17,375,679	7,971,655	167,610,335	158,289,220	-----	9,321,115†
278,821,144	115,803,789	1,837,622,237	1,651,383,135	-----	186,239,101†*
17,350,856	9,575,448	170,160,406	160,859,951	4,000,000	5,300,455
7,675,057	1,838,614	24,682,241	22,111,475	750,000	1,280,767†
4,456,787	3,409,405	61,956,691	50,954,059	5,000,000	6,002,632†
24,102,548	7,399,960	170,415,228	149,535,362	6,000,000	14,879,867†*
41,251,996	17,657,753	271,233,701	249,661,804	3,500,000	18,071,897
424,964	386,015	6,466,761	5,709,692	100,000	657,069†
76,211,569	48,302,217	1,014,155,467	959,064,783	-----	55,090,685†
1,724,490	581,476	14,670,628	13,164,858	300,000	1,205,769
962,380,573	584,244,057	7,561,997,270	7,003,930,455	-----	558,066,815†*
5,021,639	2,283,843	49,134,430	45,307,502	300,000	3,526,928†
9,839,331	4,740,017	77,066,970	72,284,482	-----	4,782,487
594,111	163,762	2,427,490	581,350	437,500	1,408,641†
84,481,999	56,545,827	1,006,427,438	963,577,392	-----	42,850,046†
129,718,422	103,955,699	1,798,385,011	1,701,661,390	-----	96,723,621†
35,611,153	18,606,543	326,781,146	309,733,770	-----	17,047,376†
82,074,722	41,783,913	778,615,921	728,673,772	-----	49,942,199†
280,332,135	192,672,220	3,813,504,095	3,582,490,472	-----	231,013,622
175,453,852	110,866,712	1,887,664,905	1,753,581,735	-----	134,083,169†

TABLE
LIFE COMPANIES

North Carolina Life Companies	Total Income	Total Disbursements
Ohio State Life.....	\$ 7,063,110	\$ 3,485,610
Old Republic Credit Life.....	1,028,811	973,923
Pacific Mutual Life.....	59,853,465	33,725,082
Pan American Life.....	15,405,295	7,631,756
Paul Revere Life.....	7,704,948	4,591,649
Penn Mutual Life.....	151,086,791	82,130,966
Philadelphia Life.....	3,176,764	1,962,247
Pheonix Mutual Life.....	56,717,664	28,430,342
Protective Life.....	6,976,445	4,366,901
Provident Life and Accident.....	18,217,695	15,299,087
Provident Mutual Life.....	79,255,780	41,457,538
Prudential Ins. Co. of America.....	1,133,139,833	645,084,611
Reliance Life.....	36,472,668	18,256,888
Reserve Loan Life.....	5,103,334	2,340,463
Security Mutual Life.....	8,855,627	4,485,924
Shenandoah Life.....	6,819,046	4,504,159
State Farm Life.....	5,863,033	2,764,581
State Life.....	8,597,224	6,037,573
State Mutual Life Assurnace.....	43,017,482	22,897,200
Sun Life Assurance.....	79,655,318	49,339,355
Travelers.....	199,064,971	125,875,281
Union Central Life.....	77,701,081	46,945,527
United Benefit Life.....	25,967,151	9,901,381
United Life and Accident.....	3,148,236	1,412,138
Volunteer State Life.....	5,709,650	3,347,897
Washington National.....	24,950,465	17,792,919
World.....	3,209,690	2,565,078
Benefit Asso. of Railway Employees.....	8,166,364	8,061,400
Colonial Life and Accident.....	428,470	288,647
North American Accident.....	14,832,288	6,915,335
Totals.....	\$ 7,138,992,209	\$ 4,025,864,734
ASSESSMENT COMPANIES		
Liberty Mutual.....	\$ 295,107	\$ 252,032
Winston Mutual Life.....	546,680	344,372

* Includes Accident and Health Dept.

† Includes Reserves

No. IV—Continued

OF OTHER STATES—CONTINUED

Net Premiums Received	Net Losses Paid	Total Admitted Assets	Total Liability Not Including Capital	Capital Stock	Net Surplus
\$ 4,371,370	\$ 1,701,039	\$ 35,688,412	\$ 31,989,095	\$ 1,000,000	\$ 3,699,317†
999,596	248,794	1,375,827	811,764	300,000	264,063
24,757,090	15,077,547	319,530,931	309,397,576	1,000,000	9,133,355*
11,393,752	3,615,676	67,862,256	63,447,653	686,400	3,728,204†
2,066,183	254,683	16,185,010	11,755,267	1,000,000	3,429,743
74,021,586	53,140,171	1,016,977,550	962,506,842	-----	54,470,708†
1,853,861	943,732	18,413,829	16,991,975	700,000	721,854†
33,272,605	17,968,292	386,044,844	365,824,637	-----	20,220,207†
4,416,015	1,986,323	23,458,851	21,110,193	1,000,000	1,348,657†
4,297,978	1,670,536	31,993,340	24,874,556	4,200,000	2,918,784†
37,948,623	27,109,677	511,659,463	477,458,609	-----	34,200,853†
814,008,068	419,158,341	6,355,984,306	6,271,233,350	-----	84,750,957*
23,831,186	10,154,527	204,591,255	194,150,389	1,500,000	8,940,866†
1,933,687	897,074	16,852,596	15,842,596	250,000	760,000†
5,366,308	1,915,713	38,947,711	36,993,562	-----	1,954,149†
5,586,019	2,966,267	17,882,264	15,958,131	500,000	1,424,133†
4,387,404	989,987	15,374,577	13,303,704	300,000	1,770,872†
5,522,880	3,719,339	63,835,900	62,827,811	-----	1,008,089†
24,517,536	13,782,393	271,268,316	260,221,365	-----	11,046,951
49,160,807	31,680,027	485,365,402	485,115,402	250,000	-----
129,531,533	88,236,345	1,512,224,247	1,352,778,483	20,000,000	139,445,763†
42,239,499	27,596,506	533,647,507	519,100,925	2,500,000	12,046,582
19,877,574	2,108,810	53,532,524	49,361,165	1,000,000	3,171,359†
2,282,482	695,675	17,800,433	15,727,383	400,000	1,673,051†
3,341,018	1,898,377	34,801,756	32,780,813	750,000	1,270,943†
8,995,867	1,425,117	72,186,239	60,757,658	4,000,000	7,428,581†
269,800	36,626	2,532,897	2,015,739	-----	517,159†
-----	-----	4,181,587	2,358,146	-----	1,823,441†
420,480	86,635	590,181	179,974	100,000	310,207†
427,640	59,582	13,661,875	12,043,354	750,000	1,568,521†*
\$ 4,445,386,961	\$ 2,500,051,003	\$40,755,369,929	\$38,438,426,823	\$ 92,842,900	\$2,325,800,212
\$ 293,405	\$ 81,880	\$ 166,020	\$ 77,666	\$ -----	\$ 88,355†
500,063	86,139	867,317	717,090	-----	150,227

TABLE

**SHOWING LIFE INSURANCE WRITTEN, PREMIUMS RECEIVED, INSURANCE
NORTH CAROLINA COMPANIES—ORDINARY BUSINESS**

Name of Company	Insurance Written		Premiums Received
	Number of Policies	Amount	
Durham Life.....	5,223	\$ 6,536,492	\$ 913,252
Home Security Life.....	2,483	3,050,055	346,997
Imperial.....	3,139	3,892,872	630,896
Jefferson Standard Life.....	7,049	18,313,791	5,404,202
North Carolina Mutual Life.....	2,265	1,775,250,	362,972
Occidental Life.....	2,155	5,226,127	867,088
Pilot Life.....	15,246	21,023,423	2,355,932
Pyramid Life.....	26,429	6,430,761	109,831
Security Life and Trust.....	8,422	16,332,138	2,049,948
Southern Dixie Life.....	1,049	738,250	49,415
State Capital Life.....	14,637	4,253,384	504,602
Totals.....	88,097	\$ 87,572,543	\$ 13,595,135

NORTH CAROLINA COMPANIES—INDUSTRIAL BUSINESS

Durham Life.....	69,789	\$ 19,576,029	\$ 3,123,028
Home Security Life.....	65,692	18,403,219	2,579,235
Imperial Life.....	49,835	11,539,793	2,126,755
North Carolina Mutual Life.....	40,533	6,784,313	1,133,485
Pilot Life.....	274,594	75,024,555	2,156,119
Southern-Dixie Life.....	110,490	28,008,711	1,948,900
State Capital Life.....	22,319	9,691,699	740,671
Totals.....	633,261	\$ 169,028,319	\$ 13,808,193

COMPANIES OF OTHER STATES—ORDINARY

Acacia Life.....	699	3,479,346	\$ 425,652.51
Ætna Life.....	884	2,053,641	750,712.40
American National.....	352	600,452	83,056.41
Atlantic Life.....	1,059	2,326,704	612,009.20
Bankers Life.....	3	19,497	138,627.10
Columbian National Life.....	159	1,013,434	105,736.95
Connecticut General Life.....	256	1,293,179	205,460.24
Connecticut Mutual Life.....	578	2,190,078	581,355.13
Continental Assurance.....	25	173,656	12,467.26
Continental Life.....	2,408	3,234,414	443,568.26
Credit Life.....	17,869	1,298,671	10,427.63
Equitable Life Assurance Society.....	1,334	5,540,799	2,291,204.82
Expressmen's Mutual Life.....	85	102,671	16,821.18
Farm Bureau Life.....	1,034	1,859,785	134,271.69
Federal Life.....	288	379,187	56,295.89
Fidelity Mutual Life.....	107	553,110	348,224.21
Franklin Life.....	58	296,250	14,444.97
General American Life.....	7	16,200	53,891.36
Great Northern Life.....	178	209,317	16,537.46
Guardian Life.....	83	231,311	127,984.74
Home Life.....	130	1,263,335	209,209.74
John Hancock Mutual Life.....	252	948,625	245,160.50
Kansas City Life.....	28	53,159	48,654.50
Liberty Life.....	7,710	3,675,161	200,901.95
Life and Casualty.....	3,077	4,853,426	548,681.34

— Minus.

No. V

TERMINATED, LOSSES INCURRED AND INSURANCE IN FORCE DECEMBER 31, 1944-

NORTH CAROLINA COMPANIES—ORDINARY BUSINESS

Insurance Terminated		Losses Incurred	In Force December 31, 1945	
Number of Policies	Amount		Number of Policies	Amount
1,935	\$ 1,928,294	\$ 97,698	\$ 25,479	\$ 28,057,770
700	743,703	54,216	11,763	11,340,631
965	1,080,850	85,754	18,753	20,925,403
2,171	5,082,707	1,487,484	79,057	175,467,960
1,808	675,018	47,877	12,873	8,631,265
750	1,301,336	152,697	11,395	23,091,590
1,683	2,679,965	655,688	46,815	86,343,216*
24,258	5,355,886	30,586	15,948	7,262,738
5,167	8,630,836	463,586	41,417	72,904,631
240	125,000	5,500	2,885	1,612,500
12,052	2,161,720	7,500	13,008	9,144,923
51,729	\$ 29,764,865	\$ 3,088,586	\$ 279,393	\$ 443,782,627

NORTH CAROLINA COMPANIES—INDUSTRIAL BUSINESS

47,928	\$ 13,092,280	\$ 527,289	\$ 393,688	\$ 78,340,773
43,715	10,955,137	330,897	318,037	71,463,116
36,432	5,057,740	269,310	228,319	54,560,580
33,831	5,025,959	71,671	115,666	15,978,348
16,348	9,769,427	369,607	360,705	98,954,326*
91,731	21,463,892	271,949	218,650	42,826,961
17,374	8,060,087	100,941	54,211	23,056,275
287,359	\$ 73,424,522	\$ 1,941,664	\$ 1,689,276	\$ 385,180,379

COMPANIES OF OTHER STATES—ORDINARY

168	\$ 634,465	\$ 108,670.55	\$ 6,988	\$ 18,858,283
579	1,173,792	507,115.35	10,410	25,433,734
229	345,175	18,967.40	2,434	3,198,541
444	899,809	211,028.00	9,505	21,498,322
36	104,372	34,069.00	1,609	4,909,818
134	450,520	59,976.37	2,133	4,814,216
100	284,129	74,174.00	1,800	7,018,330
93	357,178	163,207.00	5,340	16,717,234
15	53,549	20,941.00	94	334,159
608	721,942	27,446.44	9,572	11,461,970
1,969	309,588	1,596.00	17,863	1,130,343
634	1,918,951	927,592.92	23,150	66,076,149
44	52,771	4,000.00	570	612,646
357	386,894	3,172.48	3,975	5,821,019
118	141,756	4,000.00	1,480	1,754,391
34	143,431	131,621.00	2,501	9,396,857
33	55,413	-----	193	545,518
32	43,704	30,251.13	1,370	2,575,893
53	58,033	-----	412	456,629
62	176,004	43,500.00	1,369	4,548,628
28	127,190	19,060.00	1,151	6,074,949
71	199,463	30,959.12	1,778	6,011,102
43	59,537	10,779.36	973	1,749,652
6,520	3,300,407	58,614.00	11,778	10,685,187
943	1,436,398	66,616.00	13,665	19,101,686

TABLE No. V

COMPANIES OF OTHER STATES—ORDINARY—CONTINUED

Name of Company	Insurance Written		Premiums Received
	Number of Policies	Amount	
Life Ins. Co. of Virginia.....	3,358	\$ 6,663,119	\$ 1,205,286.61
Lincoln National Life.....	1,296	5,553,150	211,923.65
Maryland Life.....	89	139,524	68,677.87
Massachusetts Mutual Life.....	479	1,755,772	570,218.49
Massachusetts Protective Life Assurance.....	72	206,586	54,462.19
Metropolitan Life.....	4,707	11,927,439	3,787,033.91
Midland Mutual Life.....	57	255,836	79,883.33
Minnesota Mutual Life.....	675	2,683,491	319,518.10
Morris Plan Ins. Society.....	3,322	733,019	7,171.68
Mutual Benefit Life.....	267	1,783,176	1,001,617.15
Mutual Life.....	849	3,245,502	1,763,929.17
National Life.....	514	2,129,186	504,268.62
New England Mutual Life.....	440	2,151,356	661,530.85
New York Life.....	1,923	5,321,661	2,925,891.42
North American Accident.....	3	3,000	490.33
Northwestern Mutual Life.....	585	3,614,948	1,428,077.72
Ohio State Life.....	206	283,300	70,956.13
Old Republic Credit Life.....	3,357	451,363	5,388.08
Pacific Mutual Life.....	17	90,131	172,171.28
Pan American Life.....	52	122,702	68,064.91
Paul Revere Life.....	301	657,965	93,179.59
Penn Mutual Life.....	102	473,968	387,687.15
Philadelphia Life.....	34	75,500	113,505.89
Phoenix Mutual Life.....	464	2,110,088	724,813.62
Protective Life.....	252	785,454	119,992.33
Provident Life and Accident.....	1,368	2,430,919	382,408.39
Provident Mutual Life.....	375	1,643,194	470,523.21
Prudential Ins. Co. of America.....	2,529	7,113,662	1,764,691.30
Reliance Life.....	496	1,605,219	489,350.63
Security Mutual Life.....	16	34,841	24,858.77
Shenandoah Life.....	604	1,657,500	379,641.91
State Farm Life.....	18	34,000	6,431.26
State Life.....	71	128,032	65,700.50
State Mutual Life Assurance.....	182	575,181	228,940.33
Sun Life Assurance Co. of Canada.....	189	730,160	364,788.72
Travelers.....	660	1,494,200	465,872.37
Union Central Life.....	348	1,556,971	460,965.61
United Benefit Life.....	1,020	2,116,773	149,965.23
United Life and Accident.....	86	329,500	111,574.72
Volunteer State Life.....	289	761,771	197,197.22
Washington National.....	11	16,590	6,593.11
World.....	46	74,500	3,519.26
Reserve Loan Life.....	199	321,477	115,048.61
Totals.....	70,591	\$ 113,507,134	\$ 29,715,168.66

— Minus.

COMPANIES OF OTHER STATES—INDUSTRIAL

American National.....	1,883	\$ 726,011	\$ 134,695.61
Continental Life.....	25,303	9,116,727	1,555,367.47
John Hancock Mutual Life.....	2	500	9,337.53
Liberty Life.....	2,989	1,221,668	33,137.22
Life and Casualty.....	52,681	15,717,288	2,146,084.97
Life Ins. Co. of Virginia.....	17,398	11,366,127	2,483,049.12
Metropolitan Life.....	17,759	6,955,986	3,469,342.15
Prudential Ins. Co. of America.....	1,551	476,159	253,387.67
Washington National.....	30	6,206	220.47
Totals.....	119,596	\$ 45,586,672	\$ 10,084,622.21

—Continued

COMPANIES OF OTHER STATES—ORDINARY—CONTINUED

Insurance Terminated		Losses Incurred	In Force December 31, 1945	
Number of Policies	Amount		Number of Policies	Amount
1,028	\$ 1,832,687	\$ 338,150.41	29,989	\$ 47,166,731
663	1,632,172	106,804.00	7,397	25,852,833
77	112,328	47,778.00	1,936	2,693,683
349	1,211,984	204,726.75	5,898	18,984,031
24	67,124	11,500.00	738	1,430,233
1,075	2,796,833	1,444,868.12	74,743	139,355,969
17	35,211	9,500.00	950	2,587,561
183	640,548	26,675.69	3,569	10,067,538
4,735	986,394	4,438.00	3,312	727,016
298	714,378	523,400.00	10,953	35,575,142
748	2,452,248	1,119,645.00	20,489	54,057,577
180	534,526	2,700.72	5,927	16,559,132
502	1,647,050	182,144.00	4,866	17,603,408
1,006	2,404,235	1,356,983.69	37,977	87,272,465
1	1,000	-----	59	96,822
142	376,995	199,803.88	9,329	41,477,327
55	72,920	9,000.00	2,154	2,799,052
3,122	368,109	1,543.31	3,076	441,676
49	112,234	52,742.00	2,546	6,990,194
86	181,808	20,710.00	2,005	3,432,268
76	147,917	7,320.00	1,827	2,823,236
108	352,280	232,210.00	5,300	14,546,484
48	139,517	50,500.00	2,314	4,550,906
185	550,927	153,657.97	5,798	18,050,064
79	208,293	22,070.00	1,603	3,672,665
1,040	1,063,213	113,553.00	5,845	11,434,111
262	941,359	75,307.00	4,458	16,185,497
518	1,437,795	674,136.03	27,411	61,011,303
209	533,478	90,510.34	5,909	15,285,452
44	78,609	26,123.00	538	936,100
41	302,312	94,671.73	6,032	12,838,018
14	14,506	-----	152	215,489
50	53,521	9,757.11	1,417	2,230,402
136	424,651	97,125.00	2,679	7,629,715
184	617,902	148,646.71	3,528	12,279,078
603	1,187,177	235,658.82	5,463	18,482,747
289	845,476	222,623.00	5,027	14,965,568
256	476,150	10,250.00	2,702	5,198,239
82	145,624	46,588.00	1,898	3,900,245
83	198,657	83,810.00	3,036	6,968,165
3	4,500	2,000.00	134	192,669
3	6,500	-----	63	108,500
142	272,103	35,239.26	2,691	4,078,994
32,048	\$ 41,477,884	\$ 10,919,598.94	\$ 455,851	\$ 1,003,539,561

COMPANIES OF OTHER STATES—INDUSTRIAL

1,722	\$ 624,769	\$ 26,649.25	\$ 25,286	\$ 5,624,509
16,781	5,682,646	145,446.76	159,475	43,328,098
23	275	2,289.00	805	219,538
1,111	390,937	5,747.00	4,497	1,355,825
36,521	8,378,578	333,241.00	196,257	56,614,048
15,739	7,304,985	549,612.89	264,244	84,288,411
11,851	2,469,973	909,350.20	416,952	93,207,252
629	65,390	79,299.24	24,422	7,117,825
-----	-----	-----	30	6,206
84,377	\$ 24,917,553	\$ 2,051,635.34	\$ 1,091,968	\$ 291,761,712

TABLE No. V

GROUP BUSINESS—ALL STATES

Name of Company	Insurance Written		Premiums Received
	Number of Policies	Amount	
Ætna Life.....	2	\$ 11,941,056	\$ 336,926.39
Bankers Life.....		171,091	8,358.20
Columbian National Life.....		14,500	548.08
Connecticut General Life.....	1	4,982,210	96,202.65
Continental Assurance.....		8,500	1,625.94
Equitable Life Assurance Society.....	1	24,293,576	856,362.46
Farm Bureau Life.....	1	123,000	4,090.30
General American Life.....		636,685	15,651.64
John Hancock Mutual Life.....		995,692	23,721.11
Liberty Life.....		188,365	3,150.26
Life Insurance Co. of Virginia.....	2	413,000	8,419.01
Lincoln National.....	2	49,000	684.81
Metropolitan Life.....	6	14,933,850	607,852.56
Minnesota Mutual Life.....	4	2,056,300	30,583.98
Morris Plan Ins. Society.....	2	323,684	3,101.32
North Carolina Mutual Life.....		383,887	24,200.77
Pilot Life.....	157	19,595,625	339,390.00
Protective Life.....	2	809,842	32,002.44
Provident Life and Accident.....	15	5,495,850	203,102.75
Prudential Ins. Co. of America.....	2	6,000,348	217,624.44
Pyramid Life.....	1	842,300	7,978.00
Security Life and Trust.....	3	2,203,275	80,868.93
Sun Life Assurance of Canada.....		711,228	19,521.79
Travelers.....	2	19,766,598	336,418.58
Washington National.....	2	176,750	1,823.62
Totals.....	205	\$ 117,116,212	\$ 3,260,210.03

* Includes Business from Gate City Life Ins Co., as of July 1, 1945.

RECAPITULATION

Ordinary Business—North Carolina Companies.....	88,097	\$ 87,572,543	\$ 13,595,135.00
Ordinary Business—Companies of other States.....	70,591	113,507,134	29,715,168.66
Totals.....	158,688	\$ 201,079,677	\$ 43,310,303.66
Industrial Business—North Carolina Companies.....	633,261	\$ 169,028,319	\$ 13,808,193.00
Industrial Business—Companies other States.....	119,596	45,586,672	10,084,622.21
Totals.....	752,857	\$ 214,614,991	\$ 23,892,815.21
Group Business—All States.....	205	\$ 117,116,212	\$ 3,260,210.03
GRAND TOTALS (INCLUDING ORDINARY, INDUSTRIAL AND GROUP BUSINESS).....	911,750	\$ 532,810,880	\$ 70,463,328.90

ASSESSMENT LIFE AND ACCIDENT COMPANY

Liberty Mutual.....	14,660	\$ 795,346	\$ 203,405
Winston Mutual Life Ordinary.....	420	272,676	28,678
Winston Mutual Life Industrial.....	14,002	2,566,832	471,385

—Continued

GROUP BUSINESS—ALL STATES

Insurance Terminated		Losses Incurred	In Force December 31, 1945	
Number of Policies	Amount		Number of Policies	Amount
4	\$ 18,396,041	\$ 230,124.00	94	\$ 29,757,172
	143,746			891,951
	8,500			48,000
	2,596,090	106,000.00	22	12,909,570
	6,500			20,000
3	18,727,869	401,350.00	53	71,687,641
		2,500.00	4	449,000
	533,300	5,000.00	13	1,364,642
	596,790	19,139.00	7	2,042,864
1	173,677	100.00	3	271,944
2	383,175	5,808.32	4	838,325
1	46,000		3	65,000
5	5,410,700	302,836.30	69	49,443,050
2	495,231	12,500.00	7	2,152,000
	80,921		2	242,763
	238,414	16,000.00	5	948,573
2	109,250	47,900.00	155	19,486,375*
3	617,150	12,399.00	44	4,582,735
8	1,760,553	123,749.00	110	28,195,571
4	6,430,576	142,812.50	38	17,873,480
1	175,349	1,000.00	5	1,192,743
2	1,867,575	14,250.00	20	5,610,225
1	8,474,489	6,000.00	6	1,805,517
7	20,139,031	176,397.00	89	39,096,033
	22,500	755.40	3	187,250
46	\$ 79,806,427	\$ 1,626,620.52	752	\$ 290,662,424

RECAPITULATION

51,729	\$ 29,764,865	\$ 3,088,586.00	279,393	\$ 443,782,627
32,048	41,477,884	10,919,598.94	455,851	1,008,539,561
83,777	\$ 71,242,749	\$ 14,008,184.94	735,244	\$ 1,447,322,188
287,359	\$ 73,424,522	\$ 1,941,664.00	1,689,276	\$ 385,180,379
84,377	24,917,553	2,051,635.34	1,091,968	291,761,712
371,736	\$ 98,342,075	\$ 3,993,299.34	2,781,244	\$ 676,942,091
46	\$ 79,806,427	\$ 1,626,620.52	752	\$ 290,662,424
455,559	\$ 249,391,251	\$ 19,628,104.80	3,517,240	\$ 2,414,926,703

ASSESSMENT LIFE AND ACCIDENT COMPANY

7,680	\$ 311,234	\$ 81,880	\$ 35,560	\$ 2,794,584
196	123,500	1,472	982	601,781
12,126	2,096,466	51,815	47,692	7,354,855

TABLE No. V

ORDINARY BUSINESS, 1944

Name of Company	Insurance Written		Premiums Received
	Number of Policies	Amount	
Durham Life.....	4,680	\$ 5,541,224	\$ 718,375.94
Gate City Life.....	3,327	3,453,893	302,244.49
Home Security Life.....	658	907,530	269,542.31
Imperial Life.....	2,750	3,289,330	518,962.63
Jefferson Standard Life.....	5,885	14,217,395	4,652,835.01
North Carolina Mutual Life.....	1,630	1,391,449	290,588.37
Occidental Life.....	1,903	3,658,863	672,153.87
Pilot Life.....	2,268	5,914,487	2,047,110.45
Pyramid Life.....	20,098	5,013,945	90,730.85
Security Life and Trust.....	6,696	13,481,581	1,713,943.66
Southern-Dixie Life.....	584	290,250	31,512.37
State Capital Life.....	11,628	2,702,128	161,025.39
Winston Mutual Life.....	345	206,351	19,349.52
Totals.....	62,452	\$ 60,068,426	\$ 11,488,374.86

INDUSTRIAL BUSINESS

Durham Life.....	75,396	\$ 20,341,273	\$ 2,800,619
Gate City Life.....	70,972	21,886,000	1,882,248
Home Security Life.....	61,906	16,686,068	2,217,944
Imperial Life.....	50,799	11,451,656	1,791,255
North Carolina Mutual Life.....	40,093	5,854,030	945,795
Pilot Life.....	19,406	6,603,706	1,010,380
Southern-Dixie Life.....	92,830	20,946,091	1,548,974
State Capital Life.....	20,939	10,020,080	616,414
Winston Mutual Life.....	16,620	2,863,391	405,187
Totals.....	448,961	\$ 116,652,295	\$ 13,218,816

ORDINARY BUSINESS OF OTHER COMPANIES

Acacia Mutual Life.....	519	\$ 2,326,583	\$ 417,505
Aetna Life.....	829	1,941,659	739,319
American National.....	483	732,796	72,749
Atlantic Life.....	979	2,065,999	551,579
Bankers Life.....	5	11,958	152,020
Columbian National Life.....	176	682,627	97,374
Connecticut General Life.....	134	724,647	178,460
Connecticut Mutual Life.....	433	1,769,148	510,297
Continental Assurance.....	34	99,321	6,477
Continental Life.....	2,062	2,684,018	313,705
Credit Life.....	1,967	283,249	2,922
Equitable Life Assurance Society.....	1,317	5,185,365	2,371,136
Expressmen's Mutual Life.....	41	54,094	15,820
Farm Bureau Life.....	1,087	1,527,312	108,698
Federal Life.....	181	217,000	46,027
Fidelity Mutual Life.....	93	442,850	325,629
Franklin Life.....	1	2,000	3,643
General American Life.....	12	30,700	58,131
Great Northern Life.....	188	197,214	9,657
Guardian Life.....	100	319,995	129,298
Home Life.....	147	1,077,189	177,870
John Hancock Mutual Life.....	396	1,436,599	252,247
Kansas City Life.....	66	184,138	51,605
Liberty Life.....	6,468	2,794,834	192,386
Life and Casualty.....	2,862	4,158,397	463,477

— Minus.

—Continued

ORDINARY BUSINESS

Insurance Terminated		Losses Incurred	In Force December 31, 1945	
Number of Policies	Amount		Number of Policies	Amount
905	\$ 1,460,039	\$ 89,860	22,191	\$ 23,449,572
1,259	1,125,379	34,185	9,938	10,100,025
604	617,781	29,100	9,980	9,034,279
1,118	1,235,376	67,100	16,579	18,113,381
2,122	4,211,599	1,100,172	74,179	162,236,876
358	758,189	49,177	12,416	7,531,033
817	1,258,858	98,986	9,990	19,166,799
1,162	2,597,271	733,000	33,252	67,999,758
15,907	3,443,312	18,933	13,777	6,187,763
4,577	7,155,724	299,348	38,162	65,201,125
210	102,072	6,027	2,076	999,250
11,188	2,027,307	7,681	10,423	7,052,809
178	98,500	1,799	758	452,605
40,405	\$ 26,091,407	\$ 2,535,368	253,721	\$ 397,525,275

INDUSTRIAL BUSINESS

45,679	\$ 11,724,642	\$ 481,672	371,818	\$ 71,857,024
52,260	12,633,036	325,690	254,409	61,955,137
37,498	7,594,149	289,605	296,060	64,015,034
14,750	4,768,625	202,357	214,916	48,078,527
36,306	3,929,954	73,241	108,964	14,219,994
14,378	5,007,712	161,500	102,014	33,440,040
63,147	13,889,952	204,755	199,891	36,282,142
15,335	7,775,860	92,920	49,266	21,424,663
12,447	2,023,408	31,449	45,816	6,884,489
291,800	\$ 69,347,338	\$ 1,863,189	1,643,154	\$ 358,157,050

ORDINARY BUSINESS OF OTHER COMPANIES

223	\$ 598,820	\$ 105,177	6,457	\$ 16,013,402
609	1,343,969	614,681	10,105	24,553,885
255	389,671	43,405	2,311	2,943,264
383	890,976	102,021	8,890	20,071,427
42	227,762	126,011	1,642	4,994,693
135	411,637	43,388	2,108	4,251,302
82	259,864	59,577	1,644	6,009,280
149	471,727	97,160	4,855	14,884,334
28	71,529	-----	84	214,052
502	632,143	24,500	7,772	8,949,498
1,827	270,443	886	1,963	141,260
606	1,511,292	687,135	22,450	62,454,301
53	60,062	3,500	529	562,746
392	351,419	17,789	3,298	4,348,128
124	133,353	500	1,310	1,516,960
81	207,416	50,445	2,428	8,987,178
45	48,897	-----	102	193,855
51	113,365	68,912	1,395	2,603,397
39	51,476	-----	287	305,345
167	641,475	176,000	1,348	4,493,321
36	250,160	188,170	1,049	4,938,804
85	180,617	52,272	1,597	5,261,940
17	28,966	10,000	988	1,756,030
7,452	3,137,625	45,455	10,588	10,310,433
908	1,198,103	102,303	11,531	15,684,658

TABLE No. V

ORDINARY BUSINESS OF OTHER COMPANIES—CONTINUED

Name of Company	Insurance Written		Premiums Received
	Number of Policies	Amount	
Life Insurance Co. of Virginia.....	2,759	\$ 4,698,231	\$ 1,060,995
Lincoln National Life.....	1,245	4,476,743	239,122
Maryland Life.....	92	118,524	65,343
Massachusetts Mutual Life.....	535	1,753,267	533,085
Massachusetts Protective Life Assurance.....	49	138,032	40,328
Metropolitan Life.....	4,226	9,410,053	3,489,648
Midland Mutual Life.....	69	185,573	70,952
Minnesota Mutual Life.....	495	1,710,618	238,830
Morris Plan Life Ins. Society.....	4,739	953,576	9,563
Mutual Benefit Life.....	215	1,220,171	957,994
Mutual Life.....	825	2,748,393	1,758,030
National Life.....	323	1,195,597	515,450
New England Mutual Life.....	399	1,836,316	618,048
New York Life.....	2,140	5,783,085	2,794,417
North American Reassurance.....	376	2,513,900	214,263
Northwestern Mutual Life.....	506	2,935,515	1,059,028
Ohio State Life.....	129	172,632	66,285
Old Republic Credit Life.....	2,219	363,594	4,457
Pacific Mutual Life.....	23	108,420	184,277
Pan-American Life.....	73	167,112	69,743
Paul Revere Life.....	209	401,980	65,860
Penn Mutual Life.....	111	438,386	370,916
Philadelphia Life.....	101	300,520	116,896
Phoenix Mutual Life.....	396	1,767,550	603,877
Protective Life.....	280	752,826	84,150
Provident Life and Accident.....	1,379	2,063,908	277,366
Provident Mutual Life.....	323	1,302,199	454,560
Prudential.....	2,423	4,666,831	1,633,678
Reliance Life.....	596	1,628,886	467,085
Reserve Loan Life.....	233	453,723	109,179
Security Mutual Life.....	14	34,225	24,998
Shenandoah Life.....	914	2,262,496	335,673
State Farm Life.....	26	61,539	3,577
State Life.....	120	184,762	65,923
State Mutual Life Assurance.....	146	647,807	220,935
Sun Life Assurance.....	194	712,809	388,667
Travelers.....	695	1,543,567	486,691
Union Central Life.....	325	1,674,090	435,870
United Benefit Life.....	618	1,209,000	93,654
United Life and Accident.....	138	368,911	104,144
Volunteer State Life.....	279	670,579	151,294
Washington National.....	8	16,564	5,524
World.....	23	45,000	1,168
Totals.....	51,568	\$ 96,679,902	\$ 27,739,567

INDUSTRIAL BUSINESS OTHER STATES

American National.....	2,764	\$ 1,036,115	\$ 132,788
Continental Life.....	32,337	10,611,437	1,420,142
John Hancock Mutual Life.....	114	33,596	9,425
Liberty Life.....	1,236	336,957	18,672
Life and Casualty.....	54,410	14,787,066	1,876,669
Life Insurance Co. of Virginia.....	18,273	10,350,850	2,317,769
Metropolitan Life.....	20,898	7,319,131	3,291,911
Prudential.....	1,511	492,816	239,660
Totals.....	131,543	\$ 44,967,968	\$ 9,307,036

ORDINARY BUSINESS OF OTHER COMPANIES—CONTINUED

Insurance Terminated		Losses Incurred	In Force December 31, 1945	
Number of Policies	Amount		Number of Policies	Amount
951	\$ 1,666,599	\$ 331,464	27,659	\$ 42,336,299
368	1,022,222	63,752	6,764	21,931,855
86	104,811	36,319	1,924	2,666,487
378	1,223,088	224,550	5,768	18,440,243
30	86,397	16,131	690	1,290,771
1,629	3,058,940	1,603,243	71,111	130,225,363
12	26,664	4,500	910	2,366,936
207	546,165	70,326	3,077	8,024,595
5,168	952,002	5,165	4,725	980,394
301	912,020	458,349	10,984	34,506,344
800	1,783,921	627,753	20,388	53,264,323
186	341,049	188,964	5,593	14,964,472
278	1,117,355	205,065	4,928	17,099,102
1,097	2,311,053	970,292	37,060	84,355,039
196	1,050,700	133,031	2,098	12,693,500
150	456,082	383,821	8,886	38,239,374
93	121,907	13,257	2,003	2,588,672
3,260	379,690	275	2,841	358,422
86	230,340	99,247	2,578	7,012,297
77	122,292	11,668	2,039	3,491,374
110	155,228	-----	1,602	2,313,188
131	326,098	198,714	5,306	14,424,796
94	192,244	56,107	2,328	4,614,923
220	526,674	123,750	5,519	16,490,903
73	143,136	8,500	1,430	3,095,504
883	689,433	76,347	5,517	10,066,405
244	804,087	81,167	4,345	15,483,662
331	1,092,338	699,332	25,400	55,335,436
215	509,109	102,266	5,622	14,213,711
151	247,255	30,872	2,634	4,029,620
41	74,260	18,974	566	979,868
523	1,258,370	85,011	5,469	11,482,830
11	1,012	-----	120	166,983
45	74,901	25,869	1,396	2,155,891
207	742,806	103,827	2,633	7,479,185
204	694,634	78,991	3,523	12,166,820
404	810,693	223,101	5,406	18,175,724
303	939,501	152,435	4,968	14,254,073
168	308,035	15,802	1,938	3,557,616
43	92,118	33,045	1,894	3,716,369
136	331,372	53,494	2,830	6,405,051
-----	-----	-----	126	180,579
3	4,500	-----	20	40,500
34,094	\$ 40,916,074	\$ 10,234,063	419,349	\$ 944,108,992

INDUSTRIAL BUSINESS OTHER STATES

2,118	\$ 708,694	\$ 33,727	25,125	\$ 5,543,267
22,411	7,031,370	156,016	150,953	39,894,017
51	15,969	2,008	826	219,313
746	188,162	3,906	2,619	525,094
39,694	8,322,552	314,242	180,097	49,275,338
15,203	5,899,015	512,518	262,585	80,227,269
12,922	2,255,937	848,596	411,044	88,721,239
925	199,183	74,450	23,500	6,707,056
94,070	\$ 24,620,882	\$ 1,945,463	1,056,749	\$ 271,092,593

TABLE No. V

GROUP INSURANCE ALL STATES, 1944

Name of Company	Insurance Written		Premiums Received
	Number of Policies	Amount	
Etna Life.....	4	\$ 16,409,607	\$ 331,899
Bankers Life.....		1,060,233	7,622
Columbian National Life.....		86,000	2,450
Connecticut General Life.....		2,781,770	91,416
Continental Assurance.....		500	216
Equitable Life Assurance Society.....	5	21,079,668	713,893
Farm Bureau Life.....		11,000	3,556
General American Life.....		463,090	14,999
Gate City Life.....	2,762	2,521,974	449,544
John Hancock Mutual Life.....	4	1,720,506	17,574
Liberty Life.....		132,072	3,111
Life Insurance Co. of Virginia.....	3	367,500	4,293
Lincoln National Life.....	1	40,000	650
Metropolitan Life.....	2	13,485,600	474,963
Minnesota Mutual Life.....		308,497	6,677
North Carolina Mutual Life.....		200,533	19,035
Protective Life.....	14	552,300	34,448
Provident Life and Accident.....	12	14,258,150	171,783
Prudential.....	8	8,683,126	214,251
Pyramid Life.....	1	120,993	4,205
Security Life and Trust.....	5	3,513,825	207,559
Sun Life Assurance.....	1	1,061,819	17,598
Travelers.....	4	23,074,040	416,023
Washington National.....		11,250	600
Totals.....	2,826	\$ 111,944,053	\$ 3,208,365

RECAPITULATION

Ordinary Business—North Carolina Companies.....	62,452	\$ 60,068,426	\$ 11,488,374.86
Ordinary Business—Companies of other States.....	51,568	96,679,902	27,739,567.00
Total—Ordinary.....	114,020	\$ 156,748,328	\$ 39,227,941.86
Industrial Business—North Carolina Companies.....	448,961	\$ 116,652,295	\$ 13,218,816.00
Industrial Business—Companies of other States.....	131,543	44,967,968	9,307,036.00
Total—Industrial.....	580,504	\$ 161,620,263	\$ 22,525,852.00
Group Business—All States.....	2,826	\$ 111,944,053	\$ 3,208,365.00
GRAND TOTALS (INCLUDING ALL CLASSES OF BUSINESS).....	697,350	\$ 430,312,644	\$ 64,962,158.86

ASSESSMENT LIFE

—Continued

GROUP INSURANCE ALL STATES, 1944

Insurance Terminated		Losses Incurred	In Force December 31, 1945	
Number of Policies	Amount		Number of Policies	Amount
5	\$ 18,210,450	\$ 187,449	96	\$ 36,212,157
	195,627	12,500		864,606
	306,000	500		42,000
1	2,876,220	67,900	21	10,523,450
				18,000
3	20,655,532	326,979	55	66,121,934
			3	326,000
	625,600	7,000	13	1,261,257
530	624,634	61,134	7,113	7,724,740
	394,709	7,507	7	1,643,962
	129,400	212	4	257,256
	77,875	5,000	4	808,500
	6,000	1,225	2	62,000
3	12,486,600	249,781	68	39,919,900
1	341,692	6,400	5	590,931
	171,740	8,800	1	803,100
1	386,457	14,043	45	4,390,043
4	2,464,360	83,640	103	24,460,274
	6,217,870	96,448	40	18,303,708
	1,777,716	1,498	5	525,792
1	950,100	27,800	19	5,274,525
1	734,280	12,000	7	1,441,778
2	18,900,715	230,800	94	39,468,466
	6,750	1,495	1	33,000
552	\$ 86,940,327	\$ 1,410,111	7,706	\$ 261,077,379

RECAPITULATION

40,405	\$ 26,091,407	\$ 2,535,368	253,721	\$ 397,525,275
34,094	40,916,074	10,234,063	419,349	944,108,992
74,499	\$ 67,007,481	\$ 12,769,431	637,070	\$ 1,341,634,267
291,800	\$ 69,347,338	\$ 1,863,189	1,643,154	\$ 358,157,050
94,070	24,620,882	1,945,463	1,056,749	270,092,593
385,870	93,968,220	3,808,652	2,699,903	628,249,643
552	86,940,327	1,410,111	7,706	261,077,379
460,921	247,916,028	17,988,194	3,380,679	\$ 2,230,961,289

ASSESSMENT LIFE

STATISTICAL TABLES

RELATING TO ACCIDENT, CASUALTY, FIDELITY AND SURETY COMPANIES

[illegible]

SHOWING THE TOTAL INCOME, DISBURSEMENTS, NET PREMIUMS RECEIVED, NET LOSSES PAID
CASUALTY COMPANIES (LICENSED TO DO BUSINESS IN THIS

Casualty Companies	Total Income	Total Disburse- ments	Net Premiums Received
Accident and Casualty.....	\$ 4,318,576.00	\$ 3,462,974.00	\$ 3,839,140.00
Etina Casualty and Surety.....	52,357,330.00	48,550,753.00	48,735,545.00
Etina Life (Accident Dept.).....	40,236,222.00	36,735,358.00	37,446,235.00
Allstate.....	10,285,238.00	6,878,249.00	9,497,269.00
American Automobile.....	20,980,533.00	17,156,446.00	19,721,957.00
American Bonding Co. of Baltimore.....	1,030,768.00	810,857.00	
American Casualty.....	9,863,570.00	7,842,166.00	8,717,756.00
American Credit Indemnity.....	2,456,928.00	1,693,510.00	2,216,001.00
American Employers'.....	12,532,780.00	11,014,283.00	11,902,482.00
American Fidelity and Casualty.....	5,691,747.00	5,592,692.00	5,549,430.00
American Guarantee and Liability.....	1,539,829.00	1,129,385.00	1,432,933.00
American Indemnity.....	2,875,024.00	2,336,753.00	2,621,126.00
American Motorists.....	8,595,941.00	8,839,794.00	8,405,745.00
American Mutual Liability.....	36,281,470.81	33,781,014.00	34,437,608.00
American Policyholders.....	1,691,663.00	1,866,364.00	1,590,849.00
American Surety.....	14,507,683.00	13,313,531.00	12,615,417.00
Arex Indemnity.....	469,865.00	365,421.00	443,072.00
Associated Indemnity Corporation.....	7,789,009.00	7,460,496.00	7,033,185.00
Bankers Indemnity.....	6,474,190.00	5,509,897.00	6,027,731.00
Bankers Life (Accident Dept.).....	496,894.00	470,941.00	496,894.00
Benefit Asso. of Railway Employees.....	8,166,364.00	8,061,400.00	8,032,560.00
Bituminous Casualty.....	8,716,371.00	7,342,591.00	8,393,816.00
Carolina Casualty.....	385,173.00	257,884.00	330,404.00
Car and General.....	3,329,953.00	3,090,236.00	3,154,961.00
Central Surety and Insurance Corp.....	6,717,955.00	5,980,978.00	6,416,116.00
Century Indemnity.....	9,713,456.00	8,304,034.00	9,374,501.00
Coal Operators.....	2,925,440.00	2,306,886.00	2,817,025.00
Colonial Life-Accident.....	428,920.00	288,647.00	420,930.00
Columbia Casualty.....	4,708,617.00	4,362,448.00	4,333,638.00
Columbian National Life (Accident Dept.).....	417,832.00	383,926.00	417,832.00
Combined Mutual Casualty.....	1,540,451.00	1,112,630.00	1,370,085.00
Commercial Casualty.....	11,599,835.00	9,807,188.00	10,634,014.00
Connecticut General Life (Accident Dept.).....	11,912,608.00	11,108,047.00	11,912,608.00
Connecticut Indemnity.....	2,158,809.00	1,701,204.00	2,029,466.00
Continental Assurance (Accident Dept.).....	24,000,058.00	11,962,008.00	2,826,757.00
Continental Casualty.....	46,126,847.00	39,754,869.00	42,524,101.00
Credit Life (Accident Dept.).....	406,522.00	225,604.00	406,635.00
Eagle Indemnity.....	7,588,893.00	6,949,558.00	7,150,634.00
Employers Mutual Casualty.....	6,534,849.00	5,154,155.00	6,347,895.00
Employers' Liability Assurance Corporation.....	33,002,488.00	28,637,901.00	31,006,441.00
Employers Reinsurance Corporation.....	11,763,250.00	10,112,019.00	10,755,141.00
Employers Mutual Liability.....	30,710,112.00	26,060,868.00	29,373,313.00
Equitable Life Assurance (Accident Dept.).....	25,653,308.00	24,345,710.00	25,633,095.00
Excess.....	1,359,755.00	1,088,875.00	1,263,127.00
Factory Mutual Liability of America.....	2,686,137.00	2,193,756.00	2,423,867.00
Farm Bureau Mutual Auto.....	15,390,724.00	12,345,166.00	14,072,981.00
Federal Life (Accident Dept.).....	5,596,279.00	4,450,066.00	1,785,224.00
Fidelity and Casualty.....	36,544,511.00	33,191,474.00	32,902,889.00
Fidelity and Deposit.....	15,910,114.00	12,674,874.00	14,152,576.00
Fireman's Fund Indemnity.....	10,527,122.00	9,664,616.00	9,602,460.00
Franklin Life (Accident Dept.).....	20,413,728.00	9,780,335.00	180,541.00
General Accident Fire and Life Assurance Corp.....	21,883,153.00	18,845,293.00	20,201,065.00
General American Life (Accident Dept.).....	2,515,489.00	2,163,603.00	2,515,489.00
General Casualty.....	8,096,959.00	6,409,029.00	7,763,450.00
General Reinsurance Corp.....	16,718,679.00	10,401,175.00	10,495,975.00
Glens Falls Indemnity.....	11,020,563.00	9,377,134.00	10,302,799.00
Globe Indemnity.....	22,771,108.00	20,362,753.00	20,938,941.00
Great American Indemnity.....	13,810,755.00	11,807,501.00	12,889,051.00
Great Northern Life (Accident Dept.).....	4,516,546.00	3,220,155.00	2,094,435.00
Hardware Indemnity.....	2,772,303.00	2,158,554.00	2,698,612.00

No. VI

TOTAL ADMITTED ASSETS, TOTAL LIABILITIES, CAPITAL STOCK AND SURPLUS OF FIDELITY AND STATE) FOR THE YEAR ENDING DECEMBER 31, 1945

Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Capital Stock	Net Surplus
\$ 1,508,542.00	\$ 6,452,653.00	\$ 3,952,653.00	\$ 850,000.00	\$ 1,650,000.00
18,077,272.00	116,234,095.00	73,426,747.00	6,000,000.00	36,207,348.00†
27,990,255.00	1,152,901,151.00	1,092,893,804.00	15,000,000.00	45,007,347.00*
2,571,390.00	96,217,684.00	10,147,323.00	1,000,000.00	5,070,361.00†
6,837,102.00	40,867,831.00	23,456,174.00	2,000,000.00	15,411,657.00
-----	2,619,626.00	399,949.00	1,000,000.00	1,219,677.00†
3,321,009.00	13,290,889.00	8,662,161.00	2,000,000.00	2,628,728.00†
25,570.00	10,004,397.00	3,390,209.00	1,500,000.00	5,114,187.00†
4,693,922.00	25,223,941.00	16,826,783.00	1,000,000.00	7,397,158.00†
3,424,357.00	4,701,318.00	1,665,799.00	900,000.00	2,135,520.00†
571,078.00	5,066,053.00	2,218,179.00	1,250,000.00	1,597,874.00
1,267,693.00	6,015,084.00	3,840,084.00	1,000,000.00	1,175,000.00
4,363,252.00	14,656,307.00	12,156,307.00	1,000,000.00	1,500,000.00
18,817,451.00	72,277,793.00	56,775,438.00	1,000,000.00	14,502,355.00†
1,045,637.00	2,999,511.00	2,249,511.00	500,000.00	250,000.00
3,064,846.00	38,730,042.00	19,829,978.00	7,500,000.00	11,400,063.00
114,784.00	1,280,052.00	581,977.00	451,770.00	246,305.00
3,844,452.00	15,201,662.00	9,805,789.00	1,000,000.00	4,395,874.00
2,235,302.00	12,043,099.00	7,498,973.00	1,000,000.00	3,544,126.00†
316,664.00	See Life Statement	158,670.00	-----	See Life Statement
5,244,941.00	4,181,587.00	2,358,146.00	-----	1,823,441.00†*
3,910,505.00	14,824,467.00	11,964,983.00	1,000,000.00	1,859,483.00†
107,418.00	590,367.00	188,669.00	250,000.00	151,698.00
1,291,395.00	5,686,278.00	3,962,395.00	750,000.00	973,883.00
2,808,780.00	12,776,538.00	8,261,994.00	1,000,000.00	3,514,544.00
3,600,149.00	17,382,531.00	11,414,064.00	1,000,000.00	4,968,467.00
1,167,087.00	403,466.00	4,270,174.00	300,000.00	333,292.00
86,635.00	590,181.00	191,032.00	100,000.00	299,149.00†
1,331,579.00	12,381,703.00	7,497,851.00	1,000,000.00	3,883,852.00
179,396.00	See Life Statement	223,786.00	See Life Statement	See Life Statement
282,504.00	993,027.00	660,520.00	-----	332,507.00
4,381,553.00	16,497,745.00	10,952,765.00	1,000,000.00	4,544,980.00
8,545,870.00	See Life Statement	7,200,330.00	See Life Statement	91,000.00†
704,491.00	4,054,403.00	2,687,568.00	500,000.00	866,835.00
1,986,930.00	74,891,930.00	68,945,334.00	2,000,000.00	3,946,596.00*
16,842,156.00	68,899,951.00	43,784,625.00	5,000,000.00	19,715,326.00†
1,353.00	181,175.00	160,843.00	-----	20,332.00
3,402,788.00	14,874,297.00	10,154,571.00	1,000,000.00	3,719,726.00†
2,578,964.00	9,154,193.00	7,031,358.00	-----	2,122,835.00†
12,539,740.00	64,205,169.00	43,902,483.00	200,000.00	18,302,686.00†
3,764,580.00	28,879,351.00	16,094,489.00	2,000,000.00	10,784,862.00†
13,402,895.00	52,449,289.00	41,136,330.00	1,700,000.00	9,612,959.00
17,858,922.00	1,386,408.00	23,044,850.00	See Life Report	See Life Report
371,249.00	5,783,458.00	3,583,458.00	1,000,000.00	1,200,000.00
603,116.00	17,174,056.00	4,292,886.00	250,000.00	12,631,170.00†
6,496,028.00	18,866,687.00	13,050,034.00	-----	5,816,653.00*
802,786.00	23,709,329.00	21,515,178.00	1,000,000.00	1,194,151.00*
14,592,486.00	85,674,169.00	49,592,052.00	2,250,000.00	33,832,117.00
1,534,684.00	37,523,156.00	17,697,523.00	2,400,000.00	17,425,633.00†
3,995,787.00	23,555,237.00	14,585,773.00	1,000,000.00	7,969,464.00†
25,412.00	76,787,847.00	70,787,847.00	1,850,000.00	4,150,000.00
7,592,531.00	54,219,024.00	29,845,504.00	1,050,000.00	23,323,520.00†
1,658,741.00	163,658.00	1,307,534.00	-----	-----*
2,583,908.00	13,328,821.00	9,039,606.00	1,200,000.00	3,089,215.00
3,320,526.00	40,802,782.00	19,126,433.00	5,000,000.00	16,676,349.00†
3,245,046.00	20,679,205.00	14,433,801.00	1,000,000.00	5,245,404.00†
8,737,583.00	55,780,079.00	30,690,537.00	2,500,000.00	22,589,542.00†
4,845,546.00	30,947,562.00	16,884,493.00	2,000,000.00	12,063,069.00
645,977.00	12,267,812.00	10,828,557.00	319,000.00	1,120,255.00
782,128.00	3,591,635.00	2,861,328.00	400,000.00	330,307.00

TABLE No. VI

Casualty Companies	Total Income	Total Disburse- ments	Net Premiums Received
Hardware Mutual Casualty.....	\$ 16,780,434.00	\$ 14,114,630.00	\$ 16,274,098.00
Hartford Accident and Indemnity.....	58,976,598.00	50,528,854.00	56,262,817.00
Hartford Live Stock.....	1,090,258.00	796,858.00	1,034,272.00
Hartford Steam Boiler Inspection and Ins.....	5,136,835.00	7,932,729.00	3,664,406.00
Harleysville Mutual Casualty.....	2,085,263.00	1,690,228.00	1,932,519.00
Home Indemnity.....	6,656,511.00	5,090,137.00	6,006,114.00
Indemnity Co. of North America.....	25,140,660.00	19,843,167.00	23,058,388.00
Inter-Ocean Casualty.....	2,774,885.00	2,472,549.00	2,690,245.00
Iowa Mutual Liability.....	3,694,662.00	2,752,675.00	3,621,805.00
John Hancock Mutual Life (Accident Dept.).....	11,835,240.00	10,633,419.00	11,324,994.00
Keystone Mutual Casualty.....	3,858,258.00	2,125,307.00	3,624,592.00
Lawyers Title Ins. Corp.....	1,199,628.00	1,083,218.00	973,308.00
Liberty Mutual.....	79,583,182.00	69,868,353.00	75,883,423.00
Lincoln National Life (Accident Dept.).....	209,071.00	183,233.00	209,071.00
Life Ins. Co. of Virginia (Accident Dept.).....	397,498.00	314,653.00	397,498.00
London Guarantee and Accident.....	9,514,227.00	8,495,618.00	8,658,943.00
Lumber Mutual Casualty.....	2,759,666.00	2,500,848.00	2,596,393.00
Lumbermen's Mutual Casualty.....	37,389,267.00	32,690,430.00	36,120,981.00
Manufacturers' Casualty.....	7,395,591.00	6,446,180.00	7,014,898.00
Maryland Casualty.....	36,020,337.00	31,097,577.00	33,433,295.00
Massachusetts Bonding and Insurance.....	19,042,850.00	16,446,209.00	17,751,059.00
Massachusetts Protective Association.....	10,193,039.00	6,924,390.00	8,833,064.00
Metropolitan Casualty.....	10,830,531.00	9,103,610.00	9,929,259.00
Metropolitan Life (Accident Dept.).....	56,716,231.00	48,769,036.00	54,800,437.00
Morris Plan Ins. Society (Accident Dept.).....	4,754.00	2,597.00	4,754.00
Mutual Benefit Health and Accident.....	51,726,699.00	40,527,874.00	50,091,803.00
Mutual Boiler.....	2,751,821.00	2,118,482.00	2,604,088.00
National Accident and Health.....	1,948,029.00	1,828,026.00	1,884,836.00
National Casualty.....	7,124,591.00	6,842,584.00	6,814,145.00
National Grange Mutual Liability.....	2,356,670.00	1,802,272.00	2,238,956.00
National Surety Corporation.....	14,542,001.00	11,254,330.00	12,079,689.00
New Amsterdam Casualty.....	20,329,759.00	16,190,876.00	17,614,625.00
New York Casualty.....	4,458,327.00	4,443,010.00	4,168,277.00
North American Accident.....	14,832,288.00	6,915,335.00	6,534,870.00
Ohio Casualty.....	9,510,653.00	8,034,293.00	9,005,046.00
Pacific Employers.....	12,619,222.00	12,554,670.00	12,334,847.00
Pacific Mutual Life (Accident Dept.).....	59,853,465.00	31,725,082.00	5,503,285.00
Paul Revere Life (Accident Dept.).....	5,098,794.00	3,687,977.00	5,098,794.00
Peerless Casualty.....	2,064,911.00	1,896,691.00	1,946,025.00
Penn. Threshermen and Farmers Mutual Casualty.....	4,240,392.00	3,089,331.00	3,990,589.00
Pennsylvania Casualty.....	2,562,128.00	4,482,508.00	2,289,508.00
Phoenix Indemnity.....	5,859,760.00	6,048,798.00	5,301,080.00
Preferred Accident.....	7,927,564.00	7,428,823.00	7,529,227.00
Protective Life (Accident Dept.).....	6,976,445.00	4,366,901.00	1,187,455.00
Provident Life and Accident (Accident Dept.).....	18,217,695.00	15,299,087.00	12,562,540.00
Prudential of American (Accident Dept.).....	13,643,607.00	11,703,997.00	13,385,680.00
Public Service Mutual.....	3,039,867.00	2,361,921.00	2,830,647.00
Reliance Life (Accident Dept.).....	36,472,668.00	18,256,888.00	787,505.00
Royal Indemnity.....	19,755,876.00	19,079,785.00	18,214,032.00
Saint Paul-Mercury Indemnity.....	12,281,162.00	9,405,103.00	11,508,067.00
Seaboard Surety.....	2,118,749.00	1,921,556.00	1,875,468.00
Security Mutual Casualty.....	2,803,277.00	2,549,011.00	2,401,826.00
Shelby Mutual Casualty.....	2,612,877.00	2,067,115.00	2,516,248.00
Southern Fidelity.....	38,667.00	34,962.00	36,723.00
Standard Accident.....	22,097,657.00	19,645,560.00	20,785,434.00
Standard Surety and Casualty.....	4,226,329.00	3,782,610.00	4,080,576.00
State Automobile Mutual.....	6,041,642.00	5,293,629.00	5,743,129.00
State Farm Mutual Auto.....	41,084,999.00	33,479,485.00	38,912,089.00
Travelers Indemnity.....	22,983,394.00	20,583,542.00	21,726,716.00

—Continued

Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Capital Stock	Net Surplus
\$ 6,155,768.00	\$ 25,110,115.00	\$ 19,519,539.00	\$ 1,600,000.00	\$ 3,990,577.00†
22,188,824.00	131,091,709.00	77,762,919.00	5,000,000.00	48,328,790.00†
447,095.00	2,549,320.00	1,008,606.00	500,000.00	1,040,714.00
1,929,588.00	25,301,447.00	12,713,800.00	3,000,000.00	9,587,647.00
646,849.00	5,356,296.00	2,942,500.00	-----	2,413,795.00†
1,987,127.00	14,254,544.00	8,601,898.00	1,050,000.00	13,204,544.00†
7,317,313.00	64,183,727.00	37,417,410.00	2,500,000.00	24,266,318.00†
1,011,351.00	2,183,716.00	1,005,154.00	300,000.00	878,562.00†
1,278,506.00	5,198,047.00	3,865,359.00	-----	1,332,689.00
7,459,793.00	4,775,160.00	4,497,537.00	-----	277,623.00†*
894,000.00	4,629,701.00	3,253,048.00	260,000.00	1,116,652.00†
17,503.00	2,790,200.00	1,328,335.00	1,100,000.00	361,865.00
38,318,894.00	156,447,283.00	126,783,879.00	1,250,000.00	28,413,405.00†
84,930.00	See Life Statement	See Life Statement	See Life Statement	See Life Statement *
280,343.00	See Life Statement	119,329.00	-----	See Life Statement *
3,026,355.00	20,253,428.00	12,745,722.00	900,000.00	6,607,706.00
1,122,083.00	4,504,046.00	3,454,271.00	-----	1,049,774.00†
13,949,355.00	62,072,883.00	52,572,883.00	-----	9,500,000.00
2,598,833.00	13,973,015.00	9,251,269.00	1,000,000.00	3,721,746.00†
13,376,570.00	80,351,504.00	47,814,546.00	4,974,273.00	27,562,686.00†
6,903,972.00	35,600,656.00	21,643,898.00	2,000,000.00	11,956,757.00†
3,718,811.00	22,182,208.00	13,057,168.00	2,000,000.00	7,125,040.00
3,986,467.00	16,207,622.00	11,082,112.00	1,500,000.00	3,625,510.00
35,137,476.00	See Life Report	28,924,780.00	-----	14,571,445.00*
1,011.00	See Life Report	2,614.00	See Life Report	See Life Report
21,868,153.00	49,988,279.00	34,464,229.00	-----	15,524,050.00
292,399.00	3,239,054.00	1,583,743.00	-----	1,655,310.00
591,364.00	1,367,294.00	561,674.00	300,000.00	505,620.00
2,855,164.00	8,675,927.00	4,561,712.00	1,500,000.00	2,614,215.00†
689,675.00	4,885,102.00	3,385,102.00	-----	1,500,000.00†
1,599,723.00	39,049,022.00	14,753,197.00	2,500,000.00	21,795,825.00†
6,072,049.00	45,159,345.00	26,435,636.00	1,000,000.00	17,723,709.00†
1,329,677.00	10,283,515.00	5,533,410.00	1,500,000.00	3,250,105.00
2,188,911.00	13,661,875.00	12,043,354.00	750,000.00	868,521.00†*
2,966,490.00	15,320,269.00	10,520,269.00	1,200,000.00	3,600,000.00
5,890,895.00	15,625,762.00	13,422,558.00	1,000,000.00	1,203,204.00
3,359,768.00	319,530,931.00	309,397,576.00	1,000,000.00	9,133,355.00*
2,112,749.00	See Life Report	3,456,070.00	See Life Report	See Life Report
717,382.00	3,721,438.00	2,121,438.00	750,000.00	850,000.00
1,495,298.00	9,322,516.00	6,448,941.00	-----	2,873,575.00
2,359,337.00	4,880,004.00	3,318,476.00	1,000,000.00	561,528.00
1,940,290.00	12,147,681.00	6,825,127.00	2,000,000.00	3,322,554.00
3,171,198.00	10,743,204.00	7,686,530.00	1,000,000.00	2,056,674.00
822,416.00	23,458,851.00	21,110,193.00	1,000,000.00	1,348,657.00†*
7,377,530.00	31,993,340.00	24,874,556.00	4,200,000.00	2,918,784.00†*
8,421,060.00	See Life Report	7,505,649.00	-----	1,480,970.00*
1,093,258.00	4,243,108.00	3,466,059.00	300,000.00	477,049.00
230,086.00	204,591,255.00	194,150,389.00	1,500,000.00	8,940,866.00†
8,409,261.00	51,001,959.00	30,511,857.00	2,500,000.00	17,990,102.00†
3,244,301.00	24,588,345.00	16,425,953.00	3,000,000.00	6,162,292.00
353,153.00	9,082,349.00	2,906,613.00	1,000,000.00	5,175,736.00†
1,300,465.00	13,595,714.00	6,808,696.00	700,000.00	6,087,018.00†
887,142.00	3,855,281.00	2,829,080.00	500,000.00	526,201.00
9,158.00	77,735.00	17,391.00	35,000.00	25,344.00
7,193,700.00	44,486,302.00	29,312,829.00	3,518,760.00	11,654,712.00†
1,738,821.00	7,152,922.00	4,851,321.00	1,000,000.00	1,301,601.00
2,360,253.00	12,632,302.00	5,563,257.00	-----	7,069,045.00†
18,378,198.00	52,327,194.00	41,951,249.00	250,000.00	10,125,945.00
8,962,001.00	44,443,119.00	25,333,360.00	3,000,000.00	16,109,759.00

TABEL No. VI

Casualty Companies	Total Income	Total Disburse- ments	Net Premiums Received
Travelers (Accident Dept.)-----	\$ 108,716,815.00	\$ 89,960,731.00	\$ 102,593,618.00
United Benefit Life (Accident Dept.)-----	25,967,151.00	9,901,381.00	3,396,405.00
United States Casualty-----	10,110,741.00	7,823,519.00	9,289,354.00
United States Fidelity and Guaranty-----	51,781,236.00	46,647,470.00	47,797,396.00
United States Guarantee-----	6,340,689.00	5,487,815.00	5,340,669.00
Utica Mutual-----	9,733,222.00	8,609,448.00	9,319,082.00
Virginia Auto Mutual-----	641,006.00	552,209.00	632,561.00
Virginia Surety-----	1,339,156.00	1,017,425.00	1,104,582.00
Washington National (Accident Dept.)-----	24,950,465.00	17,792,919.00	11,640,252.00
World (Accident Dept.)-----	3,209,690.00	2,565,078.00	2,854,218.00
Yorkshire Indemnity-----	1,610,074.00	1,384,670.00	1,354,616.00
Zurich General Accident and Liability-----	23,848,055.00	21,718,167.00	22,200,921.00
Totals-----	\$1,832,898,058.03	\$1,508,925,485.19	\$1,533,979,957.00

— Minus.

* Includes Life Business.

† Includes Reserves.

—Continued

Net Losses Paid	Total Admitted Assets	Total Liabilities Not Including Capital	Capital Stock	Net Surplus
\$ 53,063,815.00	\$ 1,512,224,247.00	\$ 1,352,778,483.00	\$ 20,000,000.00	\$ 139,445,763.00†*
1,022,689.00	53,532,524.00	49,361,165.00	1,000,000.00	3,171,359.00†*
3,574,366.00	19,684,038.00	13,015,584.00	1,000,000.00	5,668,454.00†
15,942,404.00	105,658,798.00	71,883,146.00	10,000,000.00	23,775,652.00†
1,445,046.00	26,022,586.00	11,283,769.00	2,000,000.00	12,738,817.00†
4,211,406.00	20,441,010.00	14,402,969.00	-----	6,038,041.00†
304,412.00	902,682.00	676,924.00	29,383.00	196,375.00
426,441.00	1,579,005.00	1,082,587.00	300,000.00	196,418.00
4,475,519.00	72,186,239.00	60,757,658.00	4,000,000.00	7,428,581.00†
789,603.00	2,532,897.00	2,015,739.00	-----	517,159.00†
655,060.00	5,105,126.00	2,593,457.00	750,000.00	1,761,670.00†
11,373,904.00	52,105,801.00	30,970,895.00	600,000.00	20,534,906.00†
\$ 675,302,980.00	\$ 6,154,544,240.03	\$ 5,002,536,657.00	\$ 194,588,186.00	\$ 1,049,818,248.16

TABLE No. VII—BUSINESS IN NORTH CAROLINA

SHOWING PREMIUMS COLLECTED AND LOSSES PAID OF FIDELITY AND CASUALTY COMPANIES
(LICENSED TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1945

Casualty Companies	Net Premiums	Net Losses Paid
Accident and Casualty—		
Accident.....	\$ 288	\$-----
Auto liability.....	4,098	1,166
Liability other than auto.....	762	-----
Workmen's compensation.....	15,632	5,761
Fidelity.....	6,953	-----
Surety.....	437	-----
Glass.....	1,173	-----
Burglary and theft.....	4,004	71
Auto property damage.....	1,802	787
Auto collision.....	239	-----
Property damage and collision other than auto.....	166	-----
Forgery.....	100	-----
Etna Casualty and Surety—		
Accident.....	85	-----
Auto liability.....	110,133	48,812
Liability other than auto.....	85,447	22,649
Workmen's compensation.....	141,572	85,454
Fidelity.....	30,301	1,628
Surety.....	19,991	357
Glass.....	4,761	1,574
Burglary and theft.....	18,827	4,769
Auto property damage.....	44,472	22,284
Auto collision.....	-----	-----
Property damage and collision other than auto.....	1,978	56
Water damage.....	1,841	317
Etna Life (Accident Dept.)—		
Accident.....	35,159	9,160
Health.....	3,726	904
Group accident and health.....	376,146	317,413
Non-cancellable accident and health.....	348	-----
Allstate—		
Auto liability.....	2,046	286
Auto property damage.....	614	-----
Auto collision.....	-----	-----
American Automobile—		
Accident.....	1	-----
Auto liability.....	26,311	2,950
Liability other than auto.....	6,099	75
Workmen's compensation.....	1,832	243
Glass.....	191	115
Burglary and theft.....	1,664	97
Auto property damage.....	11,099	6,178
Property damage and collision other than auto.....	330	-----
American Bonding—		
American Casualty—		
Accident and Health.....	13,646	3,192
Group accident and health.....	264	-----
Auto liability.....	49,232	16,913
Liability other than auto.....	13,738	32
Workmen's compensation.....	24,634	14,943
Fidelity.....	1,129	-----
Surety.....	1,574	-----
Glass.....	688	532
Burglary and theft.....	3,216	1,097
Auto property damage.....	18,722	12,184
Auto collision.....	810	-----
Property damage and collision other than auto.....	1,601	141
American Credit Indemnity—		
Credit.....	20,304	-----
American Employers'—		
Accident.....	527	27
Health.....	32	-----
Auto liability.....	43,753	4,313
Liability other than auto.....	15,041	8
Workmen's compensation.....	50,086	27,348
Fidelity.....	4,189	20
Surety.....	5,298	-----
Glass.....	1,303	618
Burglary and theft.....	7,089	2,301
Boiler and Machinery.....	3,487	1,378
Auto property damage.....	18,535	7,703
Auto collision.....	362	214
Property damage and collision other than auto.....	2,284	233

— Minus.

TABLE No. VII—Continued

Casualty Companies	Net Premiums	Net Losses Paid
American Fidelity and Casualty—		
Auto liability.....	\$ 202,990	\$ 93,922
Auto property damage.....	53,115	48,002
American Guarantee and Liability—		
Accident.....	2	—
Health.....	8	—
Auto liability.....	7,108	3,837
Liability other than auto.....	1,112	—
Workmen's compensation.....	2,883	583
Fidelity.....	773	476
Glass.....	35	84
Burglary and theft.....	405	234
Boiler and machinery.....	1,281	7,051
Auto property damage.....	3,110	1,610
Auto collision.....	30	—
Property damage and collision other than auto.....	— 26	54
American Indemnity—		
Dwelling Fire.....	8,201	3,394
Tornado, and extended coverage.....	1,123	15
Auto liability.....	15,413	4,665
Liability other than auto.....	36	—
Fidelity.....	95	—
Surety.....	1,117	—
Glass.....	332	198
Burglary and theft.....	201	146
Auto fire and theft.....	2,780	643
Auto property damage.....	7,849	3,483
Auto collision.....	5,507	378
Property damage and collision other than auto.....	—	—
American Motorists—		
Accident.....	1,073	80
Group accident and health.....	264	27
Auto liability.....	16,917	8,288
Liability other than auto.....	3,271	48
Workmen's compensation.....	9,654	13,808
Fidelity.....	5,257	2,100
Surety.....	254	—
Glass.....	1,082	347
Burglary and theft.....	1,535	2,693
Boiler and machinery.....	—	—
Auto property damage.....	6,635	3,270
Auto collision.....	5,555	8,473
Property damage and collision other than auto.....	647	200
American Mutual Liability—		
Accident.....	6,859	1,934
Health.....	14,740	7,627
Group accident and health.....	6,477	5,772
Auto liability.....	79,230	27,455
Liability other than auto.....	86,364	5,716
Workmen's compensation.....	957,790	571,121
Fidelity.....	10,542	401
Surety.....	50	—
Glass.....	68	39
Burglary and theft.....	6,621	2,199
Boiler and machinery.....	—	—
Auto property damage.....	33,343	19,527
Auto collision.....	3,099	8,255
Property damage and collision other than auto.....	11,610	1,630
American Policyholders'—		
Group accident and health.....	4,676	2,474
Auto liability.....	— 5,162	—
Liability other than auto.....	1	—
Auto property damage.....	— 1,342	—
Auto collision.....	—	14
American Surety—		
Auto liability.....	18,607	22,330
Liability other than auto.....	2,755	16
Workmen's compensation.....	4,264	1,067
Fidelity.....	32,396	1,680
Surety.....	14,954	— 4,747
Glass.....	2,633	1,428
Burglary and theft.....	4,710	1,036
Auto property damage.....	7,560	2,477
Auto collision.....	735	270
Property damage and collision other than auto.....	667	—

— Minus.

TABLE No. VII—Continued

Casualty Companies	Net Premiums	Net Losses Paid
Arex Indemnity—		
Auto liability.....	\$j 286	\$ —
Liability other than auto.....	895	—
Workmen's compensation.....	258	—
Burglary and theft.....	300	—
Auto property damage.....	116	—
Property damage and collision other than auto.....	269	—
Associated Indemnity Corporation—		
Auto liability.....	696	4,134
Liability other than auto.....	697	333
Workmen's compensation.....	10,689	21,856
Glass.....	81	80
Burglary and theft.....	223	84
Auto property damage.....	262	519
Property damage and collision other than auto.....	170	—
Bankers Indemnity—		
Accident.....	54	—
Auto liability.....	348	—
Liability other than auto.....	41	—
Workmen's compensation.....	779	190
Burglary and theft.....	31	—
Auto property damage.....	79	241
Property damage and collision other than auto.....	21	—
Bankers Life (Accident Dept.)—		
Group accident and health.....	17,933	—
Benefit Association of Railway Employees—		
Accident and health.....	49,370	28,319
Bituminous Casualty Corporation—		
Auto liability.....	25,690	9,525
Liability other than auto.....	16,229	384
Workmen's compensation.....	192,573	82,844
Auto collision.....	19,402	15,702
Auto property damage.....	11,574	2,479
Auto occupants.....	996	675
Property damage and collision other than auto.....	1,083	1,202
Carolina Casualty—		
Health.....	125,389	54,443
Auto liability.....	58,271	13,218
Liability other than auto.....	10,684	1,069
Workmen's compensation.....	33,673	12,815
Auto property damage.....	24,402	9,114
Property damage and collision other than auto.....	1,014	—
Car and General Insurance Corporation—		
Auto liability.....	15,107	3,189
Liability other than auto.....	547	66
Workmen's compensation.....	3,606	1,130
Surety.....	431	—
Glass.....	112	—
Burglary and theft.....	341	—
Auto property damage.....	5,553	1,690
Auto collision.....	23	—
Central Surety and Insurance Corporation—		
Accident.....	194	—
Auto liability.....	5,880	4,511
Liability other than auto.....	2,030	370
Workmen's compensation.....	5,487	1,761
Fidelity.....	2,894	2,402
Surety.....	1,038	—
Glass.....	351	173
Burglary and theft.....	747	113
Auto property damage.....	2,685	1,588
Property damage and collision other than auto.....	288	9
Century Indemnity—		
Accident.....	173	1,300
Group accident and health.....	237	104
Auto liability.....	1,975	1,150
Liability other than auto.....	468	3
Workmen's compensation.....	656	142
Fidelity.....	3,929	12,844
Surety.....	609	1,000
Glass.....	13	—
Burglary and theft.....	— 125	—
Auto property damage.....	692	80
Property damage and collision other than auto.....	80	—

— Minus.

TABLE No. VII—Continued

Casualty Companies	Net Premiums	Net Losses Paid
Coal Operators Casualty—		
Liability other than auto.....	\$ 4,042	\$ —
Workmen's compensation.....	69,021	14,558
Property damage and collision other than auto.....	1,019	—
Colonial Life-Accident—		
Accident Non-Cancellable.....	30,118	1,071
Health.....	—	—
Columbia Casualty—		
Accident.....	268	—
Auto liability.....	1,158	112
Liability other than auto.....	1,706	—
Workmen's compensation.....	2,912	1,301
Fidelity.....	360	—
Surety.....	382	—
Glass.....	116	—
Burglary and theft.....	866	59
Boiler and machinery.....	2,138	—
Auto property damage.....	451	275
Auto collision.....	37	—
Property damage and collision other than auto.....	425	10
Columbian National Life (Accident Dept.)—		
Accident.....	1,060	37
Health.....	1,731	449
Group accident and health.....	19	—
Combined Mutual Casualty—		
Accident.....	63,969	6,999
Health.....	1,952	—
Accident and health.....	28	—
Commercial Casualty—		
Accident.....	6,967	837
Health.....	9,280	3,085
Group accident and health.....	68,128	54,162
Auto liability.....	14,924	6,830
Liability other than auto.....	6,546	2
Workmen's compensation.....	1,457	—
Fidelity.....	2,546	310
Surety.....	58	87
Glass.....	445	178
Burglary and theft.....	1,111	182
Auto property damage.....	5,056	3,140
Auto collision.....	257	222
Property damage and collision other than auto.....	31	—
Connecticut General Life (Accident Dept.)—		
Accident.....	5,207	452
Health.....	598	232
Group Accident and health.....	57,256	52,966
Non-cancellable accident and health.....	1,583	1,120
Connecticut Indemnity—		
Auto liability.....	251	—
Liability other than auto.....	22	—
Burglary and theft.....	58	—
Auto property damage.....	89	75
Auto collision.....	6	—
Continental Assurance—		
Health.....	40	67
Group accident and health.....	2,122	5,197
Non-cancellable accident and health.....	645	435
Continental Casualty—		
Accident.....	81,576	21,729
Health.....	113,345	42,458
Group accident and health.....	2,070	2,335
Non-cancellable accident and health.....	2,334	1,560
Auto liability.....	4,256	5,078
Liability other than auto.....	2,645	71
Workmen's compensation.....	8,055	6,375
Fidelity.....	1,475	272
Surety.....	5,461	—
Glass.....	7	92
Burglary and theft.....	289	—
Boiler and machinery.....	215	—
Auto property damage.....	2,092	6,774
Property damage and collision other than auto.....	99	40
Credit Life (Accident Dept.)—		
Accident and health.....	82,092	—

— Minus.

TABLE No. VII—Continued

Casualty Companies	Net Premiums	Net Losses Paid
Eagle Indemnity—		
Accident.....	\$ 293	\$ 48
Health.....	141	
Group accident and health.....	8	
Auto liability.....	15,496	1,596
Liability other than auto.....	3,247	
Workmen's compensation.....	9,876	2,476
Fidelity.....	445	
Surety.....	1,903	
Glass.....	695	331
Burglary and theft.....	1,537	202
Boiler and machinery.....	255	
Auto property damage.....	6,662	4,066
Property damage and collision other than auto.....	177	4
Employers Mutual Casualty—		
Accident.....	3,222	208
Auto liability.....	64,166	11,983
Liability other than auto.....	22,737	446
Workmen's compensation.....	101,467	26,352
Fidelity.....		
Glass.....	337	141
Burglary and theft.....	1,915	256
Auto property damage.....	26,071	12,113
Auto collision.....	35,229	21,156
Property damage and collision other than auto.....	2,139	62
Auto fire.....	10,564	1,416
Auto tornado.....	2,169	1,951
Auto theft.....	4,647	2,119
Employers' Liability Assurance—		
Accident.....	1,565	10
Health.....	114	
Group accident and health.....	848	967
Auto liability.....	88,650	12,870
Liability other than auto.....	31,629	21,084
Workmen's compensation.....	77,901	32,831
Fidelity.....	5,786	24
Surety.....	3,042	908
Glass.....	4,917	1,709
Boiler and machinery.....	7,443	338
Burglary and theft.....	16,693	6,412
Auto property damage.....	37,817	14,245
Auto collision.....	753	625
Property damage and collision other than auto.....	2,848	137
Employers Mutual Liability—		
Auto liability.....	14,379	134
Liability other than auto.....	7,609	319
Workmen's compensation.....	157,521	90,304
Fidelity.....	447	
Glass.....	59	
Burglary and theft.....	323	28
Auto property damage.....	7,583	2,434
Auto collision.....	6,187	1,265
Property damage and collision other than auto.....	2,304	113
Employers Reinsurance Corporation—		
Accident.....	10,687	4,879
Health.....	5,129	1,976
Non-cancellable accident and health.....	1,754	4,400
Auto liability.....	69,993	16,017
Liability other than auto.....	1,717	
Workmen's compensation.....	9,418	
Fidelity.....	13,751	2,078
Surety.....	4,149	147
Glass.....	28	
Burglary and theft.....	80	335
Boiler and machinery.....	647	
Auto property damage.....	15,956	15,235
Auto collision.....	6	
Property damage and collision other than auto.....	369	
Credit.....	1,599	
Equitable Life Assurance Society (Accident Dept.)—		
Accident.....	4	
Health.....	10	
Group accident and health.....	594,910	451,610
Non-cancellable accident and health.....	6,653	35,900

— Minus.

TABLE No. VII—Continued

Casualty Companies	Net Premiums	Net Losses Paid
Excess—		
Auto liability.....	\$ 5,927	\$ 1,150
Fidelity.....	404	
Surety.....	622	
Burglary and theft.....	18	
Auto property damage.....	1,756	
Factory Mutual Liability—		
Auto liability.....	7,836	73
Liability other than auto.....	25	
Burglary and theft.....	314	75
Auto property damage.....	2,703	464
Auto collision.....	4,709	322
Farm Bureau Mutual Automobile—		
Accident.....	25,980	5,121
Health.....	2,812	1,525
Group accident and health.....	6,959	3,699
Auto liability.....	305,125	45,142
Liability other than auto.....	8,582	85
Workmen's compensation.....	51,806	18,977
Burglary and theft.....	1,911	207
Auto property damage.....	142,414	46,106
Auto collision.....	335,277	229,677
Property damage and collision other than auto.....	3,675	154
Auto theft.....	29,207	8,202
Hospitalization.....	5,746	846
Federal Life (Accident Dept.)—		
Accident.....		
Health.....	13,103	6,091
Group accident and health.....		
Non-cancellable accident and health.....		
Fidelity and Casualty—		
Accident.....	8,555	396
Health.....	393	375
Auto liability.....	88,619	17,834
Liability other than auto.....	29,818	1,722
Workmen's compensation.....	115,174	53,938
Fidelity.....	52,218	764
Surety.....	13,654	254
Glass.....	4,866	1,650
Burglary and theft.....	17,976	1,382
Boiler and machinery.....	5,084	2,435
Auto property damage.....	38,790	19,010
Auto collision.....	2,184	227
Property damage and collision other than auto.....	4,743	3,530
Fidelity and Deposit—		
Liability other than auto.....	197	
Fidelity.....	70,182	182
Surety.....	43,265	2,032
Glass.....	1,762	1,112
Burglary and theft.....	13,134	2,061
Fireman's Fund Indemnity—		
Accident.....	431	
Health.....	60	
Auto liability.....	5,235	1,811
Liability other than auto.....	1,277	8
Workmen's compensation.....	2,233	1,423
Fidelity.....	643	6
Surety.....	14	
Burglary.....	197	
Glass.....		162
Auto property damage.....	2,094	1,071
Auto collision.....	13	
Property damage and collision other than auto.....	457	1,287
Franklin Life (Accident Dept.)—		
Accident.....	638	
Health.....	586	
General Accident Fire and Life—		
Accident.....	45,503	10,034
Health.....	60,881	30,341
Group accident and health.....	5,995	5,817
Auto liability.....	19,886	1,860
Liability other than auto.....	6,536	40
Workmen's compensation.....	40,117	30,034
Glass.....	543	252
Burglary and theft.....	2,986	445
Boiler and machinery.....	22,761	7,112
Auto property damage.....	8,607	3,054
Auto collision.....	270	251
Property damage and collision other than auto.....	455	392

— Minus.

TABLE No. VII—Continued

Casualty Companies	Net Premiums	Net Losses Paid
General American Life (Accident Dept.)—		
Group accident and health.....	\$ 799	\$ 50
General Casualty—		
General Reinsurance Corporation—		
Accident.....	3,809	108
Health.....	430	88
Group accident and health.....	484	1
Auto liability.....	33,191	43,219
Liability other than auto.....	43,109	
Workmen's compensation.....	8,541	
Fidelity.....	18,768	1,767
Surety.....	4,826	68
Glass.....	177	
Burglary and theft.....	6,513	511
Boiler and machinery.....	931	
Auto property damage.....	3,502	2,391
Auto collision.....	121	
Property damage and collision other than auto.....	1,254	
Credit.....	1,370	1
Glens Falls Indemnity—		
Accident.....	1,970	13
Health.....	259	
Auto liability.....	37,068	5,196
Liability other than auto.....	21,495	848
Workmen's compensation.....	43,387	20,955
Fidelity.....	9,957	284
Surety.....	20,173	96
Glass.....	1,547	655
Burglary and theft.....	9,689	1,207
Auto property damage.....	15,796	5,777
Auto collision.....	651	448
Property damage and collision other than auto.....	2,170	270
Globe Indemnity—		
Accident.....	1,267	315
Health.....	125	
Group accident and health.....	374	
Auto liability.....	26,844	31,786
Liability other than auto.....	4,843	842
Workmen's compensation.....	26,444	11,049
Fidelity.....	1,517	8
Surety.....	2,906	
Glass.....	424	232
Burglary and theft.....	2,550	505
Boiler and machinery.....	2,377	
Auto property damage.....	10,387	7,261
Auto collision.....	200	
Property damage and collision other than auto.....	2,461	568
Great American Indemnity—		
Accident.....	3,993	1,363
Health.....	358	
Group accident and health.....	108	
Auto liability.....	121,862	25,126
Liability other than auto.....	16,192	160
Workmen's compensation.....	54,383	26,613
Fidelity.....	21,872	195
Surety.....	9,110	
Glass.....	3,183	1,124
Burglary and theft.....	11,483	3,713
Auto property damage.....	45,748	20,933
Auto collision.....	478	
Property damage and collision other than auto.....	2,659	1,175
Water damage.....	314	
Great Northern Life (Accident Dept.)—		
Accident.....	43,194	12,811
Non-cancellable accident and health.....	397	
Hardware Indemnity—		
Auto liability.....	9,974	2,827
Liability other than auto.....	1,473	64
Workmen's compensation.....	216	29
Glass.....	235	142
Burglary and theft.....	1,228	422
Auto property damage.....	3,506	2,394
Property damage and collision other than auto.....	394	40

— Minus.

TABLE No. VII—Continued

Casualty Companies	Net Premiums	Net Losses Paid
Hardware Mutual Casualty—		
Accident.....	\$ 531	\$ —
Auto liability.....	54,575	8,307
Liability other than auto.....	8,416	113
Workmen's compensation.....	43,265	16,529
Glass.....	4,422	1,362
Burglary and theft.....	3,301	673
Auto property damage.....	25,751	7,954
Auto collision.....	13,398	6,686
Property damage and collision other than auto.....	611	97
Hartford Accident and Indemnity—		
Accident.....	19,308	3,299
Health.....	873	222
Group accident and health.....	272	—
Auto liability.....	182,669	66,695
Liability other than auto.....	103,087	13,600
Workmen's compensation.....	197,791	100,389
Fidelity.....	60,619	—
Surety.....	28,301	13
Glass.....	7,802	2,653
Burglary and theft.....	41,070	11,096
Auto property damage.....	69,496	34,282
Auto collision.....	5,338	960
Property damage and collision other than auto.....	5,929	1,332
Live stock.....	111	—
Hartford Live Stock—		
Live stock.....	8,839	4,793
Hartford Steam Boiler Inspection and Insurance—		
Boiler and Machinery.....	97,628	8,572
Harleysville Mutual Casualty—		
Auto liability.....	3,086	4,561
Auto property damage.....	11,980	4,433
Home Indemnity—		
Accident.....	23	—
Auto liability.....	15,384	2,403
Liability other than auto.....	3,576	460
Fidelity.....	2,803	—
Surety.....	563	—
Burglary and theft.....	1,607	288
Glass.....	966	243
Auto property damage.....	6,843	3,684
Property damage and collision other than auto.....	71	—
Indemnity Insurance Company of North America—		
Accident.....	16,938	3,349
Health.....	492	152
Auto liability.....	83,519	16,003
Liability other than auto.....	65,300	15,588
Workmen's compensation.....	52,823	31,566
Fidelity.....	13,106	257
Surety.....	7,671	250
Glass.....	2,966	838
Burglary and theft.....	21,132	13,758
Auto property damage.....	34,708	17,671
Auto collision.....	1,385	5,756
Property damage and collision other than auto.....	6,698	1,452
Water damage.....	43	—
Inter-Ocean Casualty—		
Accident and health.....	147,204	61,772
Iowa Mutual Liability—		
Medical Payment.....	2,592	35
Auto fire.....	7,693	2,555
Auto theft.....	3,400	832
Auto miscellaneous.....	2,661	610
Auto liability.....	45,393	2,415
Liability other than auto.....	5,056	6
Workmen's compensation.....	54,782	7,364
Burglary and theft.....	1,898	104
Auto property damage.....	21,325	5,016
Auto collision.....	26,846	10,281
Property damage and collision other than auto.....	809	6
John Hancock Mutual Life (Accident Dept.)—		
Group accident and health.....	19,065	10,451

— Minus .

TABLE No. VII—Continued

Casualty Companies	Net Premiums	Net Losses Paid
Keystone Mutual Casualty—		
Auto liability.....	\$ 73,039	\$ 1,048
Liability other than auto.....	1,222	53
Workmen's compensation.....	14,088	1,320
Fidelity.....	— 10,045	1,680
Surety.....		
Glass.....	122	
Burglary and theft.....	244	
Auto property damage.....	26,580	3,525
Auto collision.....	5,049	534
Property damage and collision other than auto.....	327	
Lawyers Title Insurance Corporation—		
Title.....	28,852	2,280
Liberty Mutual—		
Accident.....	563	25
Auto liability.....	197,982	51,975
Liability other than auto.....	76,419	5,382
Workmen's compensation.....	1,065,580	656,252
Fidelity.....	15,278	789
Glass.....	746	109
Burglary and theft.....	10,023	1,574
Auto property damage.....	58,493	19,813
Auto collision.....	18,074	6,192
Property damage and collision other than auto.....	9,362	799
Life Insurance Company of Virginia (Accident Dept.)—		
Group accident and health.....	10,503	7,798
Lincoln National Life (Accident Dept.)—		
London Guarantee and Accident—		
Accident.....	703	54
Health.....	27	
Auto liability.....	5,964	1,229
Liability other than auto.....	1,076	
Workmen's compensation.....	6,016	1,202
Glass.....	188	24
Burglary and theft.....	2,090	47
Boiler and machinery.....	1,869	
Auto property damage.....	2,390	735
Auto collision.....	— 19	
Property damage and collision other than auto.....	299	102
Water damage.....		
Credit.....	16,067	2
Lumber Mutual Casualty—		
Auto liability.....	22,405	6,689
Liability other than auto.....	7,354	2,550
Workmen's compensation.....	127,870	55,609
Auto property damage.....	10,282	5,415
Property damage and collision other than auto.....	1,303	85
Lumbermens Mutual Casualty—		
Accident.....	21,105	3,797
Group accident and health.....	2,330	320
Auto liability.....	203,378	36,250
Liability other than auto.....	30,722	3,094
Workmen's compensation.....	190,923	88,776
Fidelity.....	12,266	5,550
Surety.....	592	
Glass.....	4,383	1,608
Burglary and theft.....	13,503	2,295
Boiler and machinery.....	19,508	4,841
Auto property damage.....	84,430	34,943
Auto collision.....	37,362	11,104
Property damage and collision other than auto.....	2,713	1,228
Manufacturers' Casualty—		
Accident.....	50	
Auto liability.....	31,527	2,671
Liability other than auto.....	4,063	65
Workmen's compensation.....	25,047	10,323
Fidelity.....	762	
Surety.....	277	
Glass.....	56	57
Burglary and theft.....	726	179
Auto property damage.....	15,397	7,808
Auto collision.....	6,737	1,852
Property damage and collision other than auto.....	218	

— Minus.

TABLE No. VII—Continued

Casualty Companies	Net Premiums	Net Losses Paid
Maryland Casualty—		
Accident.....	\$ 18,576	\$ 941
Health.....	1,735	253
Group accident and health.....	4,079	2,991
Auto liability.....	219,769	76,314
Liability other than auto.....	61,711	3,483
Workmen's compensation.....	213,007	122,178
Fidelity.....	59,585	5,701
Surety.....	45,626	111
Glass.....	10,002	3,366
Burglary and theft.....	35,716	9,940
Boiler and machinery.....	15,712	7,636
Auto property damage.....	89,759	34,956
Auto collision.....	1,936	—
Property damage and collision other than auto.....	8,581	0
Water damage.....	1,757	—
Massachusetts Bonding and Insurance—		
Accident.....	2,399	283
Health.....	1,767	2,158
Auto liability.....	20,865	3,474
Liability other than auto.....	7,237	18
Workmen's compensation.....	20,011	7,437
Fidelity.....	5,825	79
Surety.....	7,044	23
Glass.....	1,077	239
Burglary and theft.....	2,681	1,067
Auto property damage.....	9,346	3,870
Auto collision.....	293	76
Property damage and collision other than auto.....	643	77
Massachusetts Protective Association—		
Accident and health.....	430	823
Non-cancellable accident and health.....	187,223	86,334
Metropolitan Casualty—		
Accident.....	6,559	1,918
Health.....	9,058	3,149
Group accident and health.....	2,155	161
Auto liability.....	21,567	1,558
Liability other than auto.....	6,027	209
Workmen's compensation.....	225	—
Fidelity.....	557	20
Surety.....	395	—
Glass.....	1,341	599
Burglary and theft.....	3,312	323
Auto property damage.....	6,131	2,614
Auto collision.....	1,264	57
Property damage and collision other than auto.....	73	—
Metropolitan Life (Accident Dept.)—		
Accident.....	66,672	16,857
Health.....	30,130	12,500
Group accident and health.....	532,359	460,118
Non-cancellable accident and health.....	1,354	2,831
Morris Plan Insurance Society (Accident Dept.)—		
Mutual Benefit Health and Accident—		
Accident and health.....	640,501	315,374
Group accident and health.....	2,273	1,909
Non-cancellable accident and health.....	28,417	17,796
Mutual Boiler—		
Boiler and machinery.....	140,282	28,986
National Accident and Health—		
Accident and health.....	106,801	28,417
National Casualty—		
Accident and health.....	90,386	47,940
Auto liability.....	69	—
Liability other than auto.....	2	—
Workmen's compensation.....	4	—
Surety.....	3	—
Burglary and theft.....	6	—
Auto property damage.....	25	44
National Grange Mutual Liability—		
Auto liability.....	8,193	5,852
Auto property damage.....	3,415	1,227
Auto collision.....	2,373	1,642

— Minus.

TABLE No. VII—Continued

Casualty Companies	Net Premiums	Net Losses Paid
National Surety—		
Auto liability.....	\$ 228	\$ —
Liability other than auto.....	363	—
Workmens compensation.....	1,310	—
Fidelity.....	105,923	25,195
Surety.....	37,097	3,068
Glass.....	906	16
Burglary and theft.....	19,427	5,118
Auto property damage.....	87	—
Property damage and collision other than auto.....	179	—
New Amsterdam Casualty—		
Accident.....	2,969	296
Health.....	339	398
Auto liability.....	59,058	17,101
Liability other than auto.....	21,097	6,801
Workmen's compensation.....	58,528	27,869
Fidelity.....	30,484	9,456
Surety.....	12,297	19
Glass.....	2,311	1,048
Burglary and theft.....	9,600	2,226
Auto property damage.....	21,425	7,517
Auto collision.....	629	115
Property damage and collision other than auto.....	1,376	2,472
New York Casualty—		
Auto liability.....	3,353	—
Liability other than auto.....	141	9
Fidelity.....	386	44
Surety.....	897	—
Glass.....	134	—
Burglary and theft.....	127	15
Auto property damage.....	1,508	1,146
Auto collision.....	190	160
Property damage and collision other than auto.....	104	—
North American Accident—		
Accident.....	89,338	29,347
Ohio Casualty—		
Auto liability.....	60	—
Auto property damage.....	26	—
Auto collision.....	47	—
Comprehensive.....	14	—
Pacific Employers—		
Auto liability.....	439	—
Liability other than auto.....	529	—
Workmen's compensation.....	20,770	4,981
Fidelity.....	274	—
Surety.....	5	—
Glass.....	13	—
Burglary and theft.....	1,014	—
Auto property damage.....	213	8
Auto collision.....	732	—
Property damage and collision other than auto.....	186	—
Other auto.....	184	—
Pacific Mutual Life (Accident Dept.)—		
Accident.....	17,054	2,001
Health.....	6,958	2,896
Non-cancellable accident and health.....	28,494	68,202
Paul Revere Life (Accident Dept.)—		
Non-cancellable accident and health.....	193,440	63,371
Peerless Casualty—		
Auto liability.....	15,002	1,575
Liability other than auto.....	2,249	—
Workmen's compensation.....	3,253	3,392
Fidelity.....	1,873	52
Surety.....	1,215	—
Auto property damage.....	1,305	—
Property damage and collision other than auto.....	1,504	—
Pennsylvania Casualty—		
Accident and health.....	6,397	6,533
Auto liability.....	5,605	96,180
Liability other than auto.....	1,310	14
Workmen's compensation.....	4,295	3,498
Burglary and theft.....	43	309
Auto property damage.....	3,112	8,675
Property damage and collision other than auto.....	4	—

— Minus.

TABLE No. VII—Continued

Casualty Companies	Net Premiums	Net Losses Paid
Pa. Threshermen and Farmers' Mutual Casualty—		
Auto liability.....	\$ 1,699	\$ —
Liability other than auto.....	10	—
Workmen's compensation.....	86	—
Auto property damage.....	560	—
Auto collision.....	66	—
Phoenix Indemnity—		
Accident.....	441	206
Health.....	38	—
Auto liability.....	6,960	7,908
Liability other than auto.....	2,484	25
Workmen's compensation.....	5,303	2,098
Glass.....	844	444
Burglary and theft.....	1,803	288
Boiler and machinery.....	103	—
Auto property damage.....	2,988	1,446
Auto collision.....	110	—
Property damage and collision other than auto.....	291	15
Water damage.....	82	—
Credit.....	—	—
Preferred Accident—		
Accident.....	1,919	226
Health.....	648	123
Auto liability.....	8,842	702
Liability other than auto.....	188	—
Fidelity.....	1,129	5
Surety.....	1,127	—
Glass.....	293	115
Burglary and theft.....	1,389	118
Auto property damage.....	2,971	1,443
Auto collision.....	98	—
Property damage and collision other than auto.....	30	—
Protective Life (Accident Dept.)—		
Group accident and health.....	176,846	129,613
Provident Life and Accident (Accident Dept.)—		
Accident and health.....	250,556	100,554
Group accident and health.....	1,143,750	880,123
Non-cancellable accident and health.....	3,940	65
Prudential (Accident Dept.)—		
Group accident and health.....	74,405	47,782
Public Service Mutual—		
Reliance Life (Accident Dept.)—		
Accident.....	10,461	1,791
Health.....	9,903	2,863
Royal Indemnity—		
Accident.....	904	515
Health.....	83	—
Group accident and health.....	249	14
Auto liability.....	30,592	1,807
Liability other than auto.....	5,733	349
Workmen's compensation.....	25,565	17,345
Fidelity.....	1,558	—
Surety.....	2,530	—
Glass.....	1,275	551
Burglary and theft.....	3,728	1,138
Boiler and machinery.....	1,513	48
Auto property damage.....	10,160	4,790
Auto collision.....	34	39
Property damage and collision other than auto.....	1,491	199
Saint Paul-Mercury Indemnity—		
Accident.....	315	—
Auto liability.....	97,727	22,976
Liability other than auto.....	22,190	5,353
Workmen's compensation.....	73,589	23,522
Fidelity.....	5,677	1,302
Surety.....	7,988	—
Glass.....	3,061	1,243
Burglary and theft.....	7,637	2,707
Boiler and machinery.....	—	—
Auto property damage.....	41,116	16,975
Auto collision.....	41	669
Property damage and collision other than auto.....	665	16
Seaboard Surety—		
Liability other than auto.....	170	—
Fidelity.....	1,054	—
Surety.....	15,577	232
Glass.....	108	—
Burglary and theft.....	133	—
Property damage and collision other than auto.....	18	—

— Minus.

TABLE No. VII—Continued

Casualty Companies	Net Premiums	Net Losses Paid
Security Mutual Casualty—		
Accident.....	\$ 2	\$
Auto liability.....	1,250	
Liability other than auto.....	1,562	675
Workmen's compensation.....	15,897	13,252
Fidelity.....		30
Boiler and machinery.....	180	
Auto property damage.....	343	
Property damage and collision other than auto.....	3	
Shelby Mutual Casualty—		
Accident.....	22,485	3,369
False arrest.....	4,533	
Auto liability.....	231,577	30,189
Liability other than auto.....	40,171	2,471
Workmen's compensation.....	61,961	14,515
Auto fire.....	3,673	266
Auto theft.....	661	517
Glass.....	15,090	4,962
Burglary and theft.....	22,097	7,057
Auto property damage.....	110,244	40,438
Auto collision.....	28,668	13,815
Auto comprehensive.....	10,016	2,692
Southern Fidelity Mutual—		
Accident.....	143	
Health.....	26,309	9,402
Fidelity.....	8,943	245
Surety.....	1,329	
Standard Accident—		
Accident.....	945	9
Health.....	76	
Auto liability.....	14,034	1,425
Liability other than auto.....	8,305	94
Workmen's compensation.....	57,354	11,241
Fidelity.....	7,055	81
Surety.....	25,599	
Glass.....	1,363	856
Burglary and theft.....	2,255	977
Auto property damage.....	5,493	2,978
Auto collision.....	202	5
Property damage and collision other than auto.....	2,330	1,388
Standard Surety and Casualty—		
Auto liability.....	203	
Liability other than auto.....	20	
Workmen's compensation.....	57	
Burglary and theft.....	24	
Auto property damage.....	69	
State Automobile Mutual—		
Auto liability.....		500
State Farm Mutual Automobile—		
Auto liability.....	80,721	15,702
Auto property damage.....	24,573	14,506
Auto collision.....	66,858	81,159
Comprehensive.....	27,851	15,775
Travelers Indemnity—		
Auto liability.....	104,027	16,888
Liability other than auto.....	3,701	129
Fidelity.....	24,917	1,227
Surety.....	10,898	2,819
Glass.....	6,302	3,265
Burglary and theft.....	39,953	13,178
Boiler and machinery.....	11,823	4,763
Auto property damage.....	94,889	49,198
Property damage and collision other than auto.....	8,784	1,139
Travelers Ins. (Accident Dept.)—		
Accident.....	113,754	11,692
Health.....	1,593	294
Group accident and health.....	278,335	183,230
Non-cancellable accident and health.....	245	
Auto liability.....	150,164	22,380
Liability other than auto.....	108,632	13,955
Workmen's compensation.....	343,050	207,747

— Minus.

TABLE No. VII—Continued

Casualty Companies	Net Premiums	Net Losses Paid
United States Casualty—		
Accident.....	\$ 9,281	\$ 1,051
Health.....	3,710	571
Auto liability.....	126,288	32,894
Liability other than auto.....	91,554	12,699
Workmen's compensation.....	225,452	135,639
Fidelity.....	48,709	2,621
Surety.....	32,534	1,250
Glass.....	3,417	1,321
Burglary and theft.....	13,031	4,101
Auto property damage.....	54,514	25,223
Auto collision.....	839	1,834
Property damage and collision other than auto.....	12,256	522
United States Fidelity and Guaranty—		
Accident.....	5,678	891
Health.....	450	—
Group accident and health.....	1,896	158
Non-cancellable accident and health.....	134	—
Auto liability.....	152,051	45,243
Liability other than auto.....	54,550	17,180
Workmen's compensation.....	154,696	83,520
Fidelity.....	71,504	26,788
Surety.....	34,159	21,806
Glass.....	7,439	2,399
Burglary and theft.....	24,493	5,179
Auto property damage.....	58,134	30,394
Auto collision.....	3,331	2,822
Property damage and collision other than auto.....	11,545	6,533
Water damage.....	66	—
United States Guarantee—		
Accident.....	330	—
Auto liability.....	7,985	1,473
Liability other than auto.....	3,641	100
Workmen's compensation.....	102	—
Fidelity.....	18,841	2,849
Surety.....	20,311	83
Glass.....	122	47
Burglary and theft.....	3,297	72
Auto property damage.....	2,933	1,691
Property damage and collision other than auto.....	514	—
Utica Mutual—		
Accident.....	575	—
Auto liability.....	69,121	18,118
Liability other than auto.....	8,363	1,257
Workmen's compensation.....	73,889	32,597
Glass (Other).....	650	488
Burglary and theft.....	1,549	522
Auto property damage.....	29,757	12,037
Auto collision.....	2,313	306
Property damage and collision other than auto.....	1,621	521
Virginia Auto Mutual—		
Auto liability.....	24,083	7,616
Workmen's compensation.....	3,089	936
Auto property damage.....	11,046	4,760
Medical.....	119	—
Virginia Surety—		
Auto liability.....	268,883	101,042
Auto property damage.....	116,644	75,542
Washington National (Accident Dept.)—		
Accident and health.....	54,987	21,655
Group accident and health.....	1,738	905
World—		
Accident and health.....	43,907	7,311
Yorkshire Indemnity—		
Fidelity.....	99	—
Surety.....	2,622	116
Burglary and theft.....	22	—

— Minus.

TABLE No. VII—Continued

Casualty Companies	Net Premiums	Net Losses Paid
Zurich General Accident and Liability—		
Accident.....	\$ 220	\$
Health.....	30	65
Group accident and health.....	34,903	13,570
Auto liability.....	101,934	72,451
Liability other than auto.....	15,857	1,016
Glass.....	793	342
Burglary and theft.....	5,904	631
Auto property damage.....	35,887	32,229
Auto collision.....	23	.....
Property damage and collision other than auto.....	4,768	338
Workmen's compensation.....	29,687	23,313
United Benefit Life—		
Accident and health.....	4,181	1,242
Non-cancellable accident and health.....	147	225
Totals.....	\$ 22,431,805	\$ 9,917,435

RECAPITULATION

1945	Net Premiums Received	Net Losses Paid
Accident.....	\$ 1,917,182	\$ 373,230
Health.....	794,720	592,727
Group accident and health.....	3,430,737	2,641,737
Non-cancellable accident and health.....	457,108	282,239
Auto liability.....	4,352,939	1,302,922
Liability other than auto.....	1,233,132	163,140
Workmen's compensation.....	5,396,772	2,875,695
Fidelity.....	788,011	100,079
Surety.....	451,985	9,774
Glass.....	110,342	41,192
Burglary and theft.....	435,254	117,822
Boiler and machinery.....	325,069	73,160
Auto property damage.....	1,728,081	828,932
Auto collision.....	635,221	433,563
Property damage and collision other than auto.....	134,959	30,220
Water damage.....	4,103	317
Credit.....	39,340	1
Live stock.....	8,950	4,793
Title.....	28,852	2,280
Forgery.....	100	.....
False arrest.....	4,533	.....
Hospitalization.....	5,746	846
Auto fire.....	21,930	4,237
Auto theft.....	37,915	11,670
Auto tornado.....	2,169	1,951
Auto comprehensive.....	10,016	2,692
Comprehensive.....	27,865	15,775
Dwellings—Fire.....	8,201	3,394
Auto miscellaneous.....	2,845	610
Auto occupant, medical expenses.....	996	675
Medical.....	2,711	35
Auto fire and theft.....	2,780	643
Tornado.....	1,123	15
Accident, non-cancellable.....	30,118	1,071
Totals.....	\$ 22,431,805	\$ 9,917,435

— Minus.

TABLE No. VIII—BUSINESS IN NORTH CAROLINA

**SHOWING PREMIUMS COLLECTED AND LOSSES PAID OF FIDELITY AND CASUALTY COMPANIES
(LICENSED TO DO BUSINESS IN THIS STATE) FOR THE YEAR ENDING DECEMBER 31, 1944**

Casualty Companies—1944	Net Premiums	Net Losses Paid
Accident and Casualty—		
Accident.....	\$ 124	\$
Auto liability.....	1,866	.....
Liability other than auto.....	509	27
Workmen's compensation.....	2,748	699
Fidelity.....	125	.....
Surety.....	10	.....
Glass.....	78	.....
Burglary and theft.....	182	.....
Auto property damage.....	684	112
Property damage and collision other than auto.....	113	.....
Ætna Casualty and Surety—		
Accident.....	192	2
Health.....	.....	4
Auto liability.....	103,614	18,521
Liability other than auto.....	84,169	19,157
Workmen's compensation.....	201,269	104,917
Fidelity.....	27,028	3,165
Surety.....	30,275	4,880
Glass.....	4,495	1,461
Burglary and theft.....	19,926	4,173
Auto property damage.....	42,407	11,258
Auto collision.....	97	.....
Property damage and collision other than auto.....	4,170	428
Sprinkler.....	1,478	153
Ætna Life (Accident Dept.)—		
Accident.....	33,874	3,394
Health.....	3,617	503
Group accident and health.....	434,677	364,778
Non-cancellable accident and health.....	370	.....
Allstate—		
Auto liability.....	14,506	722
Auto property damage.....	4,810	1,364
American Automobile—		
Auto liability.....	28,700	8,814
Liability other than auto.....	2,643	.....
Workmen's compensation.....	2,200	233
Glass.....	51	42
Burglary and theft.....	213	140
Auto property damage.....	12,146	6,110
Property damage and collision other than auto.....	339	.....
American Bonding—		
American Casualty—		
Accident and health.....	2,852	1,716
Group accident and health.....	84	.....
Auto liability.....	32,026	17,317
Liability other than auto.....	12,457	1,650
Workmen's compensation.....	29,318	15,134
Fidelity.....	736	.....
Surety.....	1,714	.....
Glass.....	1,360	404
Burglary and theft.....	2,612	674
Auto property damage.....	14,849	6,819
Auto collision.....	386	39
Property damage and collision other than auto.....	688	103
American Credit Indemnity—		
Credit.....	19,361	2,656
American Employers—		
Accident.....	412	.....
Health.....	64	.....
Auto liability.....	33,372	1,397
Liability other than auto.....	14,325	482
Workmen's compensation.....	39,406	20,584
Fidelity.....	2,703	14
Surety.....	2,425	.....
Glass.....	1,478	736
Burglary and theft.....	6,438	3,374
Boiler and machinery.....	3,804	.....
Auto property damage.....	14,633	3,899
Auto collision.....	541	305
Property damage and collision other than auto.....	1,040	57
American Fidelity and Casualty—		
Auto liability.....	190,348	124,812
Auto property damage.....	49,606	32,365

— Minus.

TABLE No. VIII—Continued

Casualty Companies—1944	Net Premiums	Net Losses Paid
American Guarantee and Liability—		
Accident.....	\$ 12	\$.....
Health.....	11	.....
Auto liability.....	3,171	681
Liability other than auto.....	697	.....
Workmen's compensation.....	1,367	439
Fidelity.....	1,390	.....
Glass.....	114	.....
Burglary and theft.....	668	.....
Boiler and machinery.....	2,938	.....
Auto property damage.....	1,371	1,496
Auto collision.....	18	.....
Property damage and collision other than auto.....	131	.....
American Indemnity—		
Auto liability.....	13,676	3,487
Liability other than auto.....	289	.....
Auto fire.....	2,090	.....
Fidelity.....	120	.....
Surety.....	1,399	.....
Glass.....	260	85
Burglary and theft.....	206	108
Dwelling—fire.....	4,827	1,760
Tornado, extended coverage.....	449	61
Auto property damage.....	7,127	2,138
Auto collision.....	3,515	815
Auto theft.....	94	186
American Motorists—		
Accident.....	1,050	277
Group accident and health.....	247	84
Auto liability.....	21,320	4,059
Liability other than auto.....	4,155	121
Workmen's compensation.....	46,771	14,054
Fidelity.....	2,508	53
Surety.....	343	.....
Glass.....	772	156
Burglary and theft.....	1,050	125
Boiler and machinery.....	.....	.....
Auto property admgae.....	9,367	3,725
Auto collision.....	26,350	7,969
Property damage and collision other than auto.....	801	8
American Mutual Liability—		
Accident.....	7,312	1,772
Health.....	12,441	3,600
Group accident and health.....	11,978	5,752
Auto liability.....	78,228	37,871
Liability other than auto.....	67,749	5,169
Workmen's compensation.....	1,021,102	558,235
Fidelity.....	265	1,393
Glass.....	108	.....
Burglary and theft.....	4,322	283
Auto property damage.....	33,241	12,962
Auto collision.....	2,730	433
Property damage and collision other than auto.....	10,002	4,324
American Policyholders—		
Group accident and health.....	6,230	2,441
Auto liability.....	5,358	.....
Liability other than auto.....	11	.....
Auto property damage.....	1,420	9
American Surety—		
Accident and health.....	1	8
Auto liability.....	17,797	3,543
Liability other than auto.....	2,118	63
Workmen's compensation.....	1,290	1,414
Fidelity.....	21,571	353
Surety.....	14,000	551
Glass.....	2,703	1,639
Burglary and theft.....	4,684	147
Auto property damage.....	7,343	2,057
Auto collision.....	705	.....
Property damage and collision other than auto.....	52	91
Arex Indemnity—		
Auto liability.....	27	.....
Liability other than auto.....	503	.....
Workmen's compensation.....	236	.....
Auto property damage.....	7	.....

— Minus.

TABLE No. VIII—Continued

Casualty Companies—1944	Net Premiums	Net Losses Paid
Associated Indemnity Corporation—		
Auto liability.....	\$ 482	\$
Liability other than auto.....	955	.....
Workmen's compensation.....	26,763	17,026
Glass.....	340	35
Burglary and theft.....	572	.....
Auto property damage.....	244	.....
Bankers Indemnity—		
Accident.....	17	.....
Auto liability.....	952	6,471
Liability other than auto.....	75	.....
Workmen's compensation.....	21	50
Fidelity.....	— 7	.....
Surety.....	.....	266
Burglary and theft.....	— 39	59
Auto property damage.....	460	1,313
Bankers Life (Accident Dept.)—		
Group accident and health.....	19,625	8,212
Benefit Association of Railway Employees—		
Accident and health.....	47,307	30,667
Bituminous Casualty Corporation—		
Auto liability.....	11,954	59
Liability other than auto.....	15,779	539
Workmen's compensation.....	221,796	94,607
Auto property damage.....	5,404	990
Auto collision.....	15,013	3,779
Property damage and collision other than auto.....	1,778	125
Auto occupants medical expense.....	364	.....
Carolina Casualty—		
Health.....	17,481	878
Auto liability.....	28,913	134
Liability other than auto.....	4,448	184
Workmen's compensation.....	25,571	7,775
Auto property damage.....	13,673	2,054
Property damage and collision other than auto.....	1,072	.....
Car and General—		
Auto liability.....	4,071	.....
Liability other than auto.....	5,937	.....
Burglary and theft.....	70	.....
Auto property damage.....	1,579	.....
Auto collision.....	43	.....
Central Surety and Insurance Corporation—		
Accident.....	213	47
Auto liability.....	4,271	3,830
Liability other than auto.....	1,076	197
Workmen's compensation.....	1,339	180
Fidelity.....	1,084	64
Surety.....	958	— 682
Glass.....	509	69
Burglary and theft.....	582	81
Auto property damage.....	1,779	636
Auto collision.....	.....	3
Property damage and collision other than auto.....	86	.....
Century Indemnity—		
Accident.....	222	1,302
Group accident and health.....	241	201
Auto liability.....	1,880	.....
Liability other than auto.....	704	.....
Workmen's compensation.....	1,194	621
Fidelity.....	2,400	237
Surety.....	949	— 15
Glass.....	13	.....
Burglary and theft.....	794	.....
Auto property damage.....	699	18
Auto collision.....	21	.....
Property damage and collision other than auto.....	188	3
Coal Operators Casualty—		
Liability other than auto.....	1,437	.....
Workmen's compensation.....	47,141	2,152
Property damage and collision other than auto.....	190	.....

— Minus.

TABLE No. VIII—Continued

Casualty Companies—1944	Net Premiums	Net Losses Paid
Colonial Life and Accident—		
Columbia Casualty—		
Accident.....	\$ 310	\$.....
Health.....	1	.....
Auto liability.....	763	.....
Liability other than auto.....	632	50
Workmen's compensation.....	2,527	1,531
Fidelity.....	208	.....
Surety.....	208	150
Glass.....	14	.....
Burglary and theft.....	1,329	211
Boiler and machinery.....	42,173	4,393
Auto property damage.....	285	.....
Auto collision.....	29	.....
Property damage and collision other than auto.....	57	3
Columbian National Life (Accident Dept.)—		
Accident.....	1,117	45
Health.....	1,092	581
Combined Mutual Casualty—		
Total (no classification given).....	4,652	66
Commercial Casualty—		
Accident.....	7,369	1,712
Health.....	9,864	4,315
Group accident and health.....	73,650	46,363
Auto liability.....	11,882	385
Liability other than auto.....	1,665	372
Workmen's compensation.....	54	.....
Fidelity.....	1,552	337
Surety.....	63	315
Glass.....	495	566
Burglary and theft.....	958	313
Auto property damage.....	4,380	2,188
Auto collision.....	244	109
Property damage and collision other than auto.....	12	.....
Connecticut General Life (Accident Dept.)—		
Accident.....	5,303	516
Health.....	674	.....
Group accident and health.....	51,375	46,968
Non-cancellable accident and health.....	1,560	.....
Connecticut Indemnity—		
Auto liability.....	92	.....
Auto property damage.....	38	.....
Continental Assurance—		
Group accident and health.....	1,847	1,921
Non-cancellable accident and health.....	498	3,910
Continental Casualty—		
Accident.....	75,046	21,213
Health.....	55,692	30,681
Group accident and health.....	2,010	1,409
Non-cancellable accident and health.....	2,491	2,861
Auto liability.....	8,857	25,892
Liability other than auto.....	4,615	101
Workmen's compensation.....	22,296	10,445
Fidelity.....	1,154	66
Surety.....	3,605	5,979
Glass.....	86	166
Burglary and theft.....	253	305
Boiler and machinery.....	114	.....
Auto property damage.....	3,549	10,643
Property damage and collision other than auto.....	137	.....
Eagle Indemnity—		
Accident.....	319	135
Health.....	98	.....
Group accident and health.....	46	.....
Auto liability.....	8,489	143
Liability other than auto.....	2,653	43
Workmen's compensation.....	7,865	4,817
Fidelity.....	309	.....
Surety.....	683	.....
Glass.....	464	139
Burglary and theft.....	2,463	134
Boiler and machinery.....	606	104
Auto property damage.....	4,168	3,387
Property damage and collision other than auto.....	63	.....

— Minus.

TABLE No. VIII—Continued

Casualty Companies—1944	Net Premiums	Net Losses Paid
Employers' Liability Assurance—		
Accident.....	\$ 1,539	\$ 13
Health.....	49	—
Group accident and health.....	913	962
Auto liability.....	74,236	26,223
Liability other than auto.....	35,075	13,577
Workmen's compensation.....	79,960	27,784
Fidelity.....	4,477	46
Surety.....	1,453	182
Glass.....	3,840	1,030
Burglary and theft.....	14,819	2,218
Boiler and machinery.....	2,884	—
Auto property damage.....	31,674	10,479
Auto collision.....	824	58
Property damage and collision other than auto.....	2,182	288
Employers Mutual Casualty—		
Accident.....	1,747	48
Auto liability.....	40,380	355
Liability other than auto.....	15,678	1,338
Workmen's compensation.....	55,424	14,500
Fidelity.....	—	20
Glass.....	259	—
Burglary and theft.....	931	242
Auto tornado.....	845	239
Auto theft.....	1,838	1,216
Auto property damage.....	16,504	4,113
Auto collision.....	11,026	771
Property damage and collision other than auto.....	990	25
Auto fire.....	4,752	95
Employers Mutual Liability—		
Auto liability.....	13,585	1,351
Liability other than auto.....	6,318	368
Workmen's compensation.....	161,921	76,318
Fidelity.....	241	—
Glass.....	17	—
Burglary and theft.....	77	4
Auto property damage.....	6,594	2,439
Auto collision.....	3,491	965
Property damage and collision other than auto.....	1,553	144
Employers Reinsurance Corporation—		
Accident.....	9,808	2,249
Health.....	4,919	1,381
Non-cancellable accident and health.....	1,668	10
Auto liability.....	31,782	15,588
Liability other than auto.....	865	—
Workmen's compensation.....	6,882	538
Fidelity.....	6,092	586
Surety.....	7,720	2,701
Glass.....	27	—
Burglary and theft.....	2,427	—
Boiler and machinery.....	285	—
Auto property damage.....	4,973	5,456
Auto collision.....	2	—
Property damage and collision other than auto.....	135	—
Credit.....	—	—
Equitable Life Assurance Society (Accident Dept.)—		
Group accident and health.....	636,634	506,911
Non-cancellable accident and health.....	7,078	30,815
Accident.....	4	—
Health.....	10	—
Excess—		
Auto liability.....	4,899	—
Liability other than auto.....	—	7
Workmen's compensation.....	—	54
Fidelity.....	534	—
Surety.....	1,727	—
Boiler and machinery.....	163	—
Engine.....	941	—
Auto property damage.....	1,598	650
Factory Mutual Liability—		
Auto liability.....	7,463	—
Liability other than auto.....	51	—
Burglary and theft.....	264	—
Auto property damage.....	2,586	386
Auto collision.....	4,009	344

— Minus.

TABLE No. VIII—Continued

Casualty Companies—1944	Net Premiums	Net Losses Paid
Farm Bureau Mutual Automobile—		
Accident.....	\$ 19,132	\$ 5,982
Health.....	1,964	280
Group accident and health.....	6,025	3,960
Auto liability.....	254,235	60,832
Liability other than auto.....	6,656	783
Workmen's compensation.....	30,163	3,687
Burglary and theft.....	696	
Hospitalization.....	124	
Auto property damage.....	108,443	29,123
Auto collision.....	197,257	135,315
Property damage and collision other than auto.....	3,088	107
Auto theft.....	20,816	8,396
Federal Life (Accident Dept.)—		
Health.....	12,117	5,611
Fidelity and Casualty—		
Accident.....	8,558	7,531
Health.....	357	24
Auto liability.....	76,745	18,184
Liability other than auto.....	43,079	517
Workmen's compensation.....	146,005	48,526
Fidelity.....	39,001	7,701
Surety.....	5,266	633
Glass.....	3,492	1,577
Burglary and theft.....	14,136	2,529
Boiler and machinery.....	22,037	2,611
Auto property damage.....	34,446	12,775
Auto collision.....	1,871	
Property damage and collision other than auto.....	17,456	820
Fidelity and Deposit—		
Liability other than auto.....	304	
Fidelity.....	56,068	1,440
Surety.....	41,577	156
Glass.....	1,267	1,137
Burglary and theft.....	10,673	2,080
Property damage and collision other than auto.....	1	
Fireman's Fund Indemnity—		
Accident.....	605	72
Auto liability.....	4,706	565
Liability other than auto.....	5,693	191
Workmen's compensation.....	894	1,502
Fidelity.....	353	5
Surety.....	1,269	
Glass.....	123	100
Burglary and theft.....	61	
Auto property damage.....	1,587	1,409
Property damage and collision other than auto.....	796	15
Franklin Life (Accident Dept.)—		
Accident.....	92	
Health.....	66	
General American Life (Accident Dept.)—		
Group accident and health.....		165
General Accident Fire and Life Assurance Corporation—		
Accident.....	38,975	7,664
Health.....	49,778	27,365
Auto liability.....	19,051	3,731
Liability other than auto.....	7,601	5,626
Workmen's compensation.....	45,244	26,389
Plate glass.....	826	299
Burglary and theft.....	2,432	278
Boiler and machinery.....	3,818	
Auto property damage.....	8,106	3,118
Auto collision.....	230	7
Property damage and collision other than auto.....	516	31
Group accident and health.....	2,760	2,079

— Minus.

TABLE No. VIII—Continued

Casualty Companies—1944	Net Premiums	Net Losses Paid
General Reinsurance Corporation—		
Accident.....	\$ 3,875	\$ 1,136
Health.....	468	916
Group accident and health.....	277	
Auto liability.....	29,060	13
Liability other than auto.....	9,394	
Workmen's compensation.....	4,079	624
Fidelity.....	10,793	2,993
Surety.....	7,717	— 1,724
Glass.....	158	
Burglary and theft.....	10,371	129
Boiler and machinery.....	4,640	
Auto property damage.....	2,068	2
Auto collision.....	94	
Property damage and collision other than auto.....	— 940	
Credit.....	872	
Glens Falls Indemnity—		
Accident.....	2,327	79
Health.....	370	221
Auto liability.....	32,067	5,251
Liability other than auto.....	17,653	10
Workmen's compensation.....	32,970	19,969
Fidelity.....	6,014	738
Surety.....	12,435	— 1,620
Glass.....	1,222	822
Burglary and theft.....	8,537	1,471
Auto property damage.....	13,506	3,725
Auto collision.....	670	
Property damage and collision other than auto.....	2,031	150
Globe Indemnity—		
Accident.....	1,156	1,511
Health.....	317	
Group accident and health.....	488	46
Auto liability.....	61,876	26,078
Liability other than auto.....	5,978	261
Workmen's compensation.....	42,093	16,302
Fidelity.....	1,527	285
Surety.....	2,143	
Glass.....	631	355
Burglary and theft.....	4,090	592
Boiler and machinery.....	6,876	706
Auto property damage.....	18,136	11,804
Auto collision.....	151	
Property damage and collision other than auto.....	1,065	39
Great American Indemnity—		
Accident.....	3,942	252
Health.....	203	938
Group accident and health.....	108	
Auto liability.....	96,223	26,379
Liability other than auto.....	15,228	767
Workmen's compensation.....	52,834	21,089
Fidelity.....	21,672	1,729
Surety.....	8,030	— 133
Glass.....	3,093	999
Burglary and theft.....	19,418	7,520
Auto property damage.....	37,706	17,507
Auto collision.....	403	
Property damage and collision other than auto.....	1,625	84
Water damage.....	94	170
Great Northern Life (Accident Dept.)—		
Accident.....	63,684	10,404
Non-cancellable accident and health.....	210	
Hardware Indemnity—		
Auto liability.....	6,973	1,899
Liability other than auto.....	1,809	
Workmen's compensation.....	301	25
Glass.....	244	108
Burglary and theft.....	393	14
Auto property damage.....	3,770	3,406
Property damage and collision other than auto.....	311	

— Minus.

TABLE No. VIII—Continued

Casualty Companies—1944	Net Premiums	Net Losses Paid
Hardware Mutual Casualty—		
Accident.....	\$ 406	\$ 300
Auto liability.....	55,337	17,810
Liability other than auto.....	7,519	247
Workmen's compensation.....	46,455	12,103
Glass.....	3,505	1,215
Burglary and theft.....	2,690	583
Auto property damage.....	25,651	7,682
Auto collision.....	11,218	5,467
Property damage and collision other than auto.....	633	
Harleysville Mutual Casualty—		
Auto liability.....	6,000	
Auto property damage.....	2,581	225
Hartford Accident and Indemnity—		
Accident.....	17,733	1,055
Health.....	786	— 97
Group accident and health.....	112	
Auto liability.....	158,716	42,210
Liability other than auto.....	92,032	28,157
Workmen's compensation.....	220,840	93,669
Fidelity.....	34,503	22,122
Surety.....	25,969	233
Glass.....	7,972	3,011
Burglary and theft.....	31,856	7,716
Auto property damage.....	62,178	23,925
Auto collision.....	4,764	1,758
Property damage and collision other than auto.....	11,333	672
Live stock.....	28	
Hartford Live Stock—		
Live stock.....	8,265	3,767
Hartford Steam Boiler Inspection and Insurance—		
Boiler and machinery.....	173,546	28,947
Home Indemnity—		
Accident.....	23	
Auto liability.....	10,220	583
Liability other than auto.....	1,910	
Fidelity.....	1,511	
Surety.....	476	— 371
Glass.....	298	371
Burglary and theft.....	1,288	86
Auto property damage.....	4,370	677
Property damage and collision other than auto.....	228	
Indemnity Insurance Company of North America—		
Accident.....	15,335	3,155
Health.....	624	1,446
Auto liability.....	81,345	47,995
Liability other than auto.....	49,086	2,503
Workmen's compensation.....	74,574	17,729
Fidelity.....	9,703	176
Surety.....	8,019	
Glass.....	3,447	1,230
Burglary and theft.....	24,508	3,315
Auto property damage.....	35,320	13,371
Auto collision.....	1,170	126
Property damage and collision other than auto.....	5,961	23
Inter-Ocean Casualty—		
Accident and health.....	121,649	53,040
Iowa Mutual Liability—		
Medical Payment.....	110	
Auto fire.....	502	
Auto theft.....	297	
Auto miscellaneous.....	216	
Auto liability.....	1,965	
Liability other than auto.....	302	
Workmen's compensation.....	3,998	
Burglary and theft.....	99	
Auto property damage.....	913	
Auto collision.....	2,246	
Property damage and collision other than auto.....	63	
John Hancock Mutual Life (Accident Dept.)—		
Group accident and health.....	14,337	4,517
Keystone Mutual Casualty—		
Auto liability.....	2,638	
Liability other than auto.....	940	
Workmen's compensation.....	6,228	110
Fidelity.....	13,630	
Auto property damage.....	1,270	
Property damage and collision other than auto.....	211	

— Minus.

TABLE No. VIII—Continued

Casualty Companies—1944	Net Premiums	Net Losses Paid
Lawyers Title Insurance Corporation—		
Title.....	\$ 27,426	\$ 457
Liberty Mutual—		
Accident.....	1,034	—
Auto liability.....	201,923	72,185
Liability other than auto.....	68,549	19,949
Workmen's compensation.....	1,308,060	657,592
Fidelity.....	10,742	92
Glass.....	491	264
Burglary and theft.....	10,649	351
Auto property damage.....	49,298	23,837
Auto collision.....	12,657	7,493
Property damage and collision other than auto.....	8,804	2,519
Life Insurance Company of Virginia (Accident Dept.)—		
Group accident and health.....	5,049	1,858
Lincoln National Life (Accident Dept.)—		
Group accident and health.....	—	—
London Guarantee and Accident, Ltd.,—		
Accident.....	479	941
Health.....	27	—
Auto liability.....	4,958	1,828
Liability other than auto.....	1,348	27
Workmen's compensation.....	30,312	22
Glass.....	302	81
Burglary and theft.....	1,525	114
Boiler and machinery.....	524	525
Auto property damage.....	1,969	1,574
Auto collision.....	19	—
Property damage and collision other than auto.....	451	29
Credit.....	11,362	—
Lumber Mutual Casualty—		
Auto liability.....	28,096	4,809
Liability other than auto.....	7,157	921
Workmen's compensation.....	132,293	63,496
Auto property damage.....	12,735	4,571
Auto collision.....	29	—
Property damage and collision other than auto.....	921	262
Lumbermens Mutual Casualty—		
Group accident and health.....	247	84
Accident.....	19,829	3,206
Auto liability.....	191,565	41,133
Liability other than auto.....	27,178	1,276
Workmen's compensation.....	221,795	79,797
Fidelity.....	5,852	—
Surety.....	800	337
Glass.....	2,940	1,197
Burglary and theft.....	11,509	1,467
Boiler and machinery.....	24,671	4,204
Auto property damage.....	82,774	29,971
Auto collision.....	3,462	1,890
Property damage and collision other than auto.....	1,447	100
Manufacturers' Casualty—		
Accident.....	40	—
Auto liability.....	31,583	10,277
Liability other than auto.....	10,794	9
Workmen's compensation.....	25,149	6,687
Fidelity.....	259	—
Surety.....	1,299	—
Glass.....	16	161
Burglary and theft.....	713	115
Auto property damage.....	16,033	6,465
Auto collision.....	5,321	2,147
Property damage and collision other than auto.....	1,786	19
Marlyand Casualty—		
Accident.....	18,725	6,408
Health.....	1,967	2,224
Group accident and health.....	3,040	355
Auto liability.....	156,418	42,229
Liability other than auto.....	53,450	1,726
Workmen's compensation.....	208,001	115,088
Fidelity.....	35,607	16,750
Surety.....	35,208	—
Glass.....	8,552	3,205
Burglary and theft.....	35,514	6,487
Boiler and machinery.....	34,796	18,624
Auto property damage.....	70,080	23,203
Auto collision.....	1,571	1,597
Property damage and collision other than auto.....	9,085	952
Water damage.....	1,787	147

— Minus.

TABLE No. VIII—Continued

Casualty Companies—1944	Net Premiums	Net Losses Paid
Massachusetts Bonding and Insurance—		
Accident.....	\$ 2,110	\$ 200
Health.....	1,549	2,203
Auto liability.....	12,170	12,127
Liability other than auto.....	4,036	422
Workmen's compensation.....	36,338	13,466
Fidelity.....	4,150	34
Surety.....	9,637	2,703
Glass.....	558	308
Burglary and theft.....	1,329	1,182
Auto property damage.....	5,003	2,787
Auto collision.....	175	
Property damage and collision other than auto.....	369	1
Massachusetts Protective Association Inc.—		
Accident and health.....	365	262
Non-cancellable accident and health.....	173,329	84,803
Morris Plan Insurance Society (Accident Dept.)—		
Metropolitan Casualty—		
Accident.....	7,552	2,416
Health.....	10,152	3,850
Group accident and health.....	2,142	584
Auto liability.....	17,429	5,967
Liability other than auto.....	5,191	81
Workmen's compensation.....	275	
Fidelity.....	663	122
Surety.....	404	10
Glass.....	1,533	568
Burglary and theft.....	2,648	467
Auto property damage.....	5,255	2,616
Auto collision.....	997	74
Property damage and collision other than auto.....	58	2
Metropolitan Life (Accident Dept.)—		
Accident.....	61,563	22,441
Health.....	23,934	12,500
Group accident and health.....	408,529	370,829
Non-cancellable accident and health.....	1,354	3,101
Mutual Benefit Health and Accident—		
Accident and health.....	520,311	247,456
Group accident and health.....	1,296	444
Non-cancellable accident and health.....	30,660	14,461
Mutual Boiler—		
Boiler and machinery.....	124,441	15,787
National Accident and Health—		
Accident and health.....	101,965	32,049
National Casualty—		
Accident and health.....	84,472	41,943
Auto liability.....	— 138	
Liability other than auto.....	82	
Surety.....	62	
Burglary and theft.....	119	
Auto property damage.....	— 29	61
National Grange Mutual Liability—		
Auto liability.....	7,213	601
Auto property damage.....	3,028	880
Auto collision.....	2,233	817
National Surety—		
Fidelity.....	91,098	9,107
Surety.....	44,328	14,450
Glass.....	500	128
Burglary and theft.....	20,616	9,449
New Amsterdam Casualty —		
Accident.....	6,764	554
Health.....	338	13
Auto liability.....	45,429	5,848
Liability other than auto.....	13,747	2,625
Workmen's compensation.....	66,163	19,499
Fidelity.....	17,630	718
Surety.....	18,264	308
Glass.....	2,641	779
Burglary and theft.....	9,448	1,838
Auto property damage.....	19,334	6,606
Auto collision.....	456	363
Property damage and collision other than auto.....	1,366	236

— Minus.

TABLE No. VIII—Continued

Casualty Companies—1944	Net Premiums	Net Losses Paid
New Jersey Manufacturers Casualty—		
New York Casualty—		
Auto liability.....	\$ 2,113	\$ 701
Liability other than auto.....	17	—
Fidelity.....	421	134
Surety.....	660	—
Glass.....	95	126
Burglary and theft.....	28	—
Auto property damage.....	820	1,849
Auto collision.....	87	—
Property damage and collision other than auto.....	128	—
North American Accident—		
Accident.....	85,943	29,774
Ohio Casualty—		
Surety.....	49	—
Burglary and theft.....	164	—
Comprehensive.....	17	—
Auto collision.....	58	—
Pacific Employers—		
Auto liability.....	83	—
Liability other than auto.....	147	—
Workmen's compensation.....	14,395	6,690
Auto property damage.....	41	58
Auto collision.....	38	—
Property damage and collision other than auto.....	7	—
Other auto.....	7	—
Pacific Mutual Life (Accident Dept.)—		
Accident.....	15,063	2,648
Health.....	5,616	2,703
Non-cancellable accident and health.....	31,119	72,940
Paul Revere Life (Accident Dept.)—		
Non-cancellable accident and health.....	172,043	67,134
Peerless Casualty—		
Auto liability.....	7,266	—
Liability other than auto.....	3,853	—
Workmen's compensation.....	3,723	—
Fidelity.....	2,181	260
Surety.....	5,570	—
Auto property damage.....	524	—
Property damage and collision other than auto.....	202	—
Pennsylvania Casualty—		
Accident and health.....	107,461	55,000
Auto liability.....	166,650	217,299
Liability other than auto.....	1,012	96
Workmen's compensation.....	10,136	5,700
Burglary and theft.....	4,286	—
Auto property damage.....	111,997	69,946
Auto collision.....	26	—
Pennsylvania Threshermen and Farmers' Mut. Cas.—		
Phoenix Indemnity—		
Accident.....	83	349
Water damage.....	40	—
Auto liability.....	5,219	103
Liability other than auto.....	1,538	—
Workmen's compensation.....	5,898	410
Glass.....	912	185
Burglary and theft.....	994	100
Boiler and machinery.....	650	—
Auto property damage.....	2,408	1,036
Auto collision.....	84	—
Property damage and collision other than auto.....	90	10
Preferred Accident—		
Accident.....	2,274	646
Health.....	616	247
Auto liability.....	8,065	488
Liability other than auto.....	200	—
Fidelity.....	415	5,055
Surety.....	2,862	4
Glass.....	464	241
Burglary and theft.....	4,728	128
Auto property damage.....	2,821	1,595
Auto collision.....	79	—
Property damage and collision other than auto.....	37	—
Protective Life (Accident Dept.)—		
Group accident and health.....	179,777	132,301

TABLE No. VIII—Continued

Foreign Companies	Net Premiums	Net Losses Incurred
Provident Life and Accident (Accident Dept.)—		
Accident and health.....	\$ 237,627	\$ 105,446
Group accident and health.....	894,291	681,380
Non-cancellable accident and health.....	3,376	50
Prudential (Accident Dept.)—		
Group accident and health.....	72,655	32,575
Public Service Mutual—		
Reliance Life (Accident Dept.)—		
Accident.....	9,449	2,871
Health.....	8,835	3,750
Royal Indemnity—		
Accident.....	610	1,260
Health.....	96	
Group accident and health.....	673	
Auto liability.....	24,759	7,766
Liability other than auto.....	4,582	3
Workmen's compensation.....	19,894	10,616
Fidelity.....	1,238	112
Surety.....	1,942	
Glass.....	1,235	529
Burglary and theft.....	2,315	180
Boiler and machinery.....	2,096	1,094
Auto property damage.....	8,853	2,863
Auto collision.....	152	
Property damage and collision other than auto.....	944	356
St. Paul Fire and Marine—		
Accident.....	315	
Auto liability.....	78,598	7,874
Liability other than auto.....	20,226	12,227
Workmen's compensation.....	65,423	25,103
Fidelity.....	4,510	254
Surety.....	16,864	5,380
Glass.....	2,714	949
Burglary and theft.....	6,914	2,283
Auto property damage.....	35,048	12,428
Auto collision.....	776	
Property damage and collision other than auto.....	987	41
Seaboard Surety—		
Liability other than auto.....	494	
Fidelity.....	4,247	
Surety.....	13,969	4,373
Burglary and theft.....	579	
Property damage and collision other than auto.....	68	
Security Mutual Casualty—		
Accident.....	68	
Auto liability.....	1,344	55
Liability other than auto.....	1,761	
Workmen's compensation.....	7,770	10,507
Fidelity.....	184	
Burglary and theft.....	25	
Boiler and machinery.....	434	
Auto property damage.....	334	43
Property damage and collision other than auto.....	118	
Shelby Mutual Casualty—		
Accident.....	15,316	357
False arrest.....	6,656	
Auto liability.....	207,904	30,865
Liability other than auto.....	34,922	2,470
Workmen's compensation.....	34,478	2,432
Auto fire.....	4,037	2,484
Auto theft.....	418	66
Glass.....	12,981	6,593
Burglary and theft.....	23,306	5,203
Comprehensive.....	8,203	1,961
Auto property damage.....	99,515	40,649
Auto collision.....	21,514	12,504
Southern Fidelity Mutual—		
Accident.....	171	
Health.....	21,455	7,535
Fidelity.....	8,619	221
Surety.....	1,308	157

— Minus.

TABLE No. VIII—Continued

Foreign Companies	Net Premiums	Net Losses Incurred
Standard Accident—		
Accident.....	\$ 825	\$ 4
Health.....	103	—
Auto liability.....	13,802	512
Liability other than auto.....	9,115	475
Workmen's compensation.....	46,231	14,044
Fidelity.....	4,226	196
Surety.....	31,674	— 11,644
Glass.....	1,464	559
Burglary and theft.....	2,453	371
Auto property damage.....	5,741	2,070
Auto collision.....	237	—
Property damage and collision other than auto.....	1,715	3
Standard Surety and Casualty—		
Auto liability.....	284	—
Workmen's compensation.....	31	—
Fidelity.....	— 50	—
Surety.....	— 6	—
Burglary and theft.....	32	—
Auto property damage.....	108	346
State Automobile Mutual—		
State Farm Mutual Automobile—		
Auto liability.....	59,128	10,992
Auto property damage.....	18,548	8,788
Auto collision.....	42,001	52,656
Comprehensive.....	21,991	15,799
Travelers Indemnity—		
Auto liability.....	95,360	17,785
Liability other than auto.....	2,797	53
Fidelity.....	10,532	1,912
Surety.....	4,095	4,903
Glass.....	12,852	3,081
Burglary and theft.....	62,862	10,732
Boiler and machinery.....	27,719	56,673
Auto property damage.....	85,839	38,309
Property damage and collision other than auto.....	5,525	1,641
Travelers (Accident Dept.)—		
Accident.....	105,692	12,385
Health.....	1,994	302
Group accident and health.....	285,469	151,698
Non-cancellable accident and health.....	261	—
Auto liability.....	138,789	45,025
Liability other than auto.....	96,439	17,623
Workmen's compensation.....	443,192	272,660
United Benefit Life (Accident Dept.)—		
Accident and health.....	2,363	176
Non-cancellable accident and health.....	62	80
United States Casualty—		
Accident.....	9,803	2,296
Health.....	3,824	2,332
Auto liability.....	112,459	29,451
Liability other than auto.....	78,541	21,454
Workmen's compensation.....	258,603	154,950
Fidelity.....	24,290	7,720
Surety.....	22,229	— 1,376
Glass.....	3,208	866
Burglary and theft.....	13,613	1,514
Auto property damage.....	38,114	17,394
Auto collision.....	— 21	1,830
Property damage and collision other than auto.....	15,021	1,325
United States Fidelity and Guaranty—		
Accident.....	5,601	470
Health.....	473	27
Group accident and health.....	1,966	80
Non-cancellable accident and health.....	134	—
Auto liability.....	131,708	34,407
Liability other than auto.....	48,587	7,999
Workmen's compensation.....	121,508	67,155
Fidelity.....	53,886	— 4,260
Surety.....	34,860	6,418
Glass.....	6,640	2,872
Burglary and theft.....	20,965	5,537
Auto property damage.....	50,619	21,161
Auto collision.....	2,774	131
Property damage and collision other than auto.....	6,778	1,740
Water damage.....	59	—

— Minus.

TABLE No. VIII—Continued

Foreign Companies	Net Premiums	Net Losses Incurred
United States Guarantee—		
Auto liability.....	\$ 8,583	\$ 813
Accident.....	124	
Liability other than auto.....	1,313	
Workmen's compensation.....	108	10
Fidelity.....	10,946	5,967
Surety.....	20,535	95
Glass.....	171	
Burglary and theft.....	2,356	541
Auto property damage.....	3,309	875
Auto collision.....	4	
Property damage and collision other than auto.....	112	
Utica Mutual—		
Accident.....	663	
Auto liability.....	69,438	8,448
Liability other than auto.....	9,826	891
Workmen's compensation.....	84,565	42,002
Glass.....	860	442
Burglary and theft.....	1,200	122
Auto property damage.....	27,653	12,034
Auto collision.....	2,073	833
Property damage and collision other than auto.....	724	10
Virginia Auto Mutual—		
Auto liability.....	26,102	4,599
Auto property damage.....	9,849	3,077
Medical.....	93	
Virginia Surety—		
Auto liability.....	153,078	19,286
Auto property damage.....	69,580	21,681
Auto collision.....	37	
Washington National (Accident Dept.)—		
Accident and health.....	47,764	11,864
Non-cancellable accident and health.....	1,797	1,328
World (Accident Dept.)—		
Accident and health.....	19,300	3,026
Yorkshire Indemnity—		
Liability other than auto.....	32	
Fidelity.....	— 1	
Surety.....	1,945	2,186
Property damage and collision other than auto.....	8	
Zurich General Accident and Liability—		
Accident.....	125	
Group accident and health.....	32,339	14,186
Auto liability.....	56,159	20,166
Liability other than auto.....	10,317	18
Workmen's compensation.....	61,488	35,452
Glass.....	646	309
Burglary and theft.....	916	1,182
Auto property damage.....	18,946	17,816
Property damage and collision other than auto.....	1,246	1,229
Totals.....	\$ 20,772,721	\$ 9,010,405

— Minus.

TABLE No. VIII—Continued

RECAPITULATION

Foreign Companies	Net Premiums	Net Losses Incurred
Accident.....	\$ 1,282,908	\$ 398,272
Health.....	956,625	461,806
Group accident and health.....	3,145,957	2,383,143
Non-cancellable accident and health.....	458,259	281,493
Auto liability.....	3,759,664	1,206,824
Liability other than auto.....	1,070,066	173,295
Workmen's compensation.....	5,914,546	2,839,255
Fidelity.....	568,890	73,826
Surety.....	439,450	3,675
Glass.....	105,536	41,195
Burglary and theft.....	438,860	86,559
Boiler and machinery.....	447,918	133,668
Auto property damage.....	1,515,396	634,414
Auto collision.....	385,763	240,598
Property damage and collision other than auto.....	127,772	18,015
Credit.....	31,595	— 2,656
Auto occupants medical expense.....	364	-----
Hospitalization.....	124	-----
Water damage.....	1,980	317
Live stock.....	8,293	3,767
Title.....	27,426	457
Other auto.....	223	-----
Comprehensive.....	30,211	17,760
Medical.....	203	-----
Auto fire.....	11,381	2,579
Auto theft.....	23,463	9,864
Auto tornado.....	845	239
Dwellings-Fire.....	4,827	1,760
Tornado and extended coverage.....	449	61
False arrest.....	6,656	-----
Engine.....	941	-----
Sprinkler.....	1,478	153
Total (classification not given).....	4,652	66
Total.....	\$ 20,772,721	\$ 9,010,405

— Minus.

TABLE No. 7 - FRATERNAL INSURANCE ORIGIN

STATISTICAL TABLES

RELATING TO FRATERNAL ORDERS

TABLE No. IX

SHOWING INCOME, DISBURSEMENTS, PREMIUMS RECEIVED, LOSSES PAID, ASSETS AND LIABILITIES FOR THE YEAR ENDING DECEMBER 31, 1945

FRATERNAL INSURANCE ORDERS

Name of Order	Total Income	Total Disburse- ments	Net Premiums Received	Net Losses Paid	Total Admitted Assets	Total Liabilities	Unassigned Funds
Aid Association of Lutherans.....	\$ 14,846.310	\$ 4,993.208	\$ 10,555.846	\$ 1,538.611	\$ 73,405.596	\$ 68,076.777	\$ 5,328.819
American Woodmen, Supreme Camp.....	866.777	494.563	668.116	248.434	4,731.262	4,731.262	
Fremen's Fraternal, N. C. Fremen's Association.....	38.927	37.635	36.790	24.000	107.919		
Independent Order St. Luke.....	133.750	95.895	109.158	32.026	325.352	262.118	63.234
Jr. O. U. A. M., of the U. S. A.....	1,453.821	1,093.170	945.365	512.082	7,547.096	7,279.112	267.984
Knights of Columbus.....	9,000.119	6,342.427	6,303.045	3,600.878	61,804.467	55,225.911	6,578.526
Lutheran Brotherhood.....	6,067.101	2,745.423	4,989.524	586.694	24,448.646	22,445.646	2,003.000
Macabees.....	13,296.350	10,084.388	8,335.076	4,335.962	66,436.064	63,363.095	3,072.969
Modern Woodman of America.....	24,805.361	16,111.871	17,447.224	11,797.720	131,002.377	130,000.758	1,001.619
Mutual Life Insurance Association.....	335.209	228.872	289.167	172.212	1,172.587	1,090.031	82.555
National Fraternal Society of the Deaf.....	304.805	198.307	185.544	98.251	2,717.618	2,224.227	493.391
N. C. Camp Patriotic Order Sons of America.....	39.462	43.178	34.501	39.350	149.566		149.566
Oasis and Omar Temples, Widow's Fund.....	55.346	39.809	39.019	29.950	298.677	290.705	7.972
Order United Commercial Travelers.....	1,852.811	1,360.462	1,774.194	825.386	3,832.396	3,832.396	
Royal Arcanum, Supreme Council.....	3,383.522	2,828.674	1,789.992	2,264.698	31,843.465	28,088.374	3,755.091
Royal Clan, Order Scottish Clan.....	470.605	297.279	243.437	189.640	4,580.337	40.710	4,539.628
Travelers Protective Association of America.....	882.916	641.273	827.002	486.638	2,391.646	478.391	1,913.255
U. O. Feutis, J. R. Giddings and Jolliffe Union.....	58.586	37.261	47.938	36.345	270.620	210	268.611
Woman's Benefit Association.....	5,141.832	3,178.078	2,787.115	2,432.271	52,294.761	49,749.262	2,545.498
Woodmen Circle, Supreme Forest.....	5,043.705	2,902.140	3,012.409	1,455.444	42,464.298	36,479.811	5,984.487
Woodmen of the World Life Insurance Society.....	19,838.388	13,112.069	11,629.057	7,704.806	152,977.393	139,717.100	13,260.293
Totals.....	\$ 107,915.703	\$ 66,866.002	\$ 72,048.289	\$ 38,410.348	\$ 664,802.143	\$ 613,375.926	\$ 51,316.498

TABLE No. X—FRATERNAL INSURANCE ORDERS

SHOWING BUSINESS IN NORTH CAROLINA FOR THE YEAR ENDING DECEMBER 31, 1945

Name of Order	Premiums Received	Claims Paid
Aid Association of Lutherans.....	\$ 9,318	\$ 20
American Woodmen, Supreme Camp of.....	2,759	550
Firemen's Fraternal Insurance Fund of N. C. Firemen.....	36,790	24,000
Ind. Order St. Luke.....	3,422	900
Jr. O. U. A. M. of the U. S. A.....	123,601	84,978
Knights of Columbus.....	9,196	2,600
Lutheran Brotherhood.....	13,063	1,000
Maccabees.....	68,848	15,694
Modern Woodmen of America.....	168,085	84,763
Mutual Life Insurance Association.....	1,668	4,910
National Fraternal Society of the Deaf.....	2,385	472
N. C. Camp, Patriotic Order Sons of America.....	34,501	39,350
Oasis and Omar Temples, Widow's Fund.....	24,490	16,100
Order United Commercial Travelers.....	30,814	20,072
Royal Arcanum, Supreme Council.....	43,482	41,538
Royal Clan, Order Scottish Clans.....		
Travelers Protective Association of America.....	71,889	22,604
U. Order Tents, J. R. Giddings and Jolliffe Union.....	21,051	650
Woman's Benefit Association.....	8,276	2,800
Woodmen Circle, Supreme Forest.....	70,929	15,538
Woodmen of the World Life Insurance Society.....	747,739	328,629
Totals.....	\$ 1,492,306	\$ 706,168

TABLE No. XI—FRATERNAL INSURANCE ORDERS

SHOWING BUSINESS IN NORTH CAROLINA FOR THE YEAR ENDING DECEMBER 31, 1944

Fraternal Insurance Orders 1944	Net Premiums Received	Claims Paid
Aid Association of Lutherans.....	\$ 9,599	\$ 840
American Woodmen, Supreme Camp.....	2,201	1,300
Firemen's Fraternal of North Carolina.....	32,715	24,000
Independent Order of St. Luke.....	3,210	432
Jr. Order United American Mechanics.....	125,319	86,710
Knights of Columbus.....	8,029	4,835
Lutheran Brotherhood.....	11,114	2,000
Maccabees, The.....	62,735	15,648
Modern Woodmen of America.....	163,367	69,968
Mutual Life Insurance Association.....	2,488	4,403
National Fraternal Society for the Deaf.....	2,327	670
N. C. Camp, Patriotic Order Sons of America.....	33,716	35,935
Oasis and Omar Temples, Widow's Fund.....	24,739	18,300
Order United Commercial Travelers.....	23,668	47,149
Royal Arcanum, Supreme Council.....	41,010	35,670
Royal Clan, Order of Scottish Clans.....		
Travelers Protective Association.....	61,124	22,166
U. O. of J. R. Giddings and Jolliffe Union.....	14,678	6,975
Woman's Benefit Association.....	8,580	196
Woodmen Circle, Supreme Forest.....	58,737	16,380
Woodmen of the World Life Insurance Society.....	689,467	297,194
Totals.....	\$ 1,378,823	\$ 690,771

STATISTICAL TABLES

RELATING TO HOSPITAL ASSOCIATIONS

TABLE No. XII—HOSPITAL ASSOCIATION

SHOWING INCOME, DISBURSEMENTS, ASSETS, LIABILITIES, SURPLUS, PREMIUMS RECEIVED AND CLAIMS PAID FOR THE YEAR ENDING DECEMBER 31, 1945

Hospital Association	Total Income	Total Disburse- ments	Premiums Received	Claims Paid	Total Admitted Assets	Total Liabilities	Reserves and Special Funds	Surplus
Hospital Care Association, Inc.,-----	\$ 1,256,465	\$ 845,532	\$ 920,960	\$ 579,510	\$ 425,750	\$ 207,545	\$ 218,205	\$-----
Hospital Savings Association of North Carolina,-----	1,464,152	1,332,422	1,425,404	1,042,008	805,901	340,315	76,239	389,347
State Hospital Association, Inc.,-----	158,415	145,155	157,034	81,617	76,602	42,819	20,069	13,714
Total-----	\$ 2,879,032	\$ 2,323,109	\$ 2,503,398	\$ 1,703,135	\$ 1,308,253	\$ 590,679	\$ 314,513	\$ 403,061

TABLE No. XIII—HOSPITAL ASSOCIATION

SHOWING INCOME, DISBURSEMENTS, ASSETS, LIABILITIES, SURPLUS, PREMIUMS RECEIVED AND CLAIMS PAID FOR THE YEAR ENDING DECEMBER 31, 1944

Hospital Association	Total Income	Total Disburse- ments	Premiums Received	Claims Paid	Total Admitted Assets	Total Liabilities	Reserves and Special Funds	Surplus
Hospital Care Association, Inc.,-----	\$ 751,619	\$ 696,487	\$ 738,240	\$ 466,131	\$ 353,904	\$ 174,461	\$ 179,442	\$-----
Hospital Savings Association of North Carolina,-----	1,154,354	1,004,026	1,135,226	773,300	673,964	256,095	52,921	364,948
State Hospital Association, Inc.,-----	134,725	118,421	134,141	63,866	63,102	34,934	28,168	-----
Total-----	\$ 2,040,698	\$ 1,818,934	\$ 2,007,607	\$ 1,303,297	\$ 1,090,970	\$ 465,490	\$ 260,531	\$ 364,948

